

# County Council Of Howard County, Maryland

2011 Legislative Session

Legislative Day No. 4

## Resolution No. 45 -2011

Introduced by: The Chairperson at the request of the County Executive

A RESOLUTION adopting the Howard County Consolidated Plan for Federal Fiscal Years 2011-2015 for housing including the Federal Fiscal Year 2011 Action Plan Community Development Block Grant and Home Investment Partnerships Program (HOME) Consolidated Plan Schedule.

Introduced and read first time April 4, 2011.

By order Stephen LeGendre  
Stephen LeGendre, Administrator

Read for a second time at a public hearing on April 20, 2011.

By order Stephen LeGendre  
Stephen LeGendre, Administrator

This Resolution was read the third time and was Adopted ☒, Adopted with amendments ☐, Failed ☐, Withdrawn ☐, by the County Council on May 2, 2011.

Certified By Stephen LeGendre  
Stephen LeGendre, Administrator

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN ALL CAPITALS indicates additions to existing law; Strike-out indicates material deleted by amendment; Underlining indicates material added by amendment

1       **WHEREAS**, the Department of Housing and Urban Development ("HUD") has  
2 determined that Howard County qualifies as an Urban County and is eligible to receive funds  
3 under the Community Development Block Grant ("CDBG") and Home Investment Partnerships  
4 Program ("HOME"), including the American Dream Downpayment Initiative under HOME; and  
5

6       **WHEREAS**, the primary objective of HUD in awarding CDBG and HOME funds is to  
7 develop viable urban communities by providing funding and programs to ensure decent housing,  
8 suitable living environments, and expanded economic opportunities, principally for persons of  
9 low and moderate incomes; and  
10

11       **WHEREAS**, the Consolidated Plan provides a single document that represents the sole  
12 planning document and application for all housing and community development activities funded  
13 by federal entitlement programs; and  
14

15       **WHEREAS**, the County must adopt a revised Consolidated Plan every 5 years in order  
16 to remain eligible for CDBG and HOME funds, and the last plan was adopted in 2006.  
17

18       **NOW, THEREFORE, BE IT RESOLVED** by the County Council of Howard County,  
19 Maryland this 2<sup>nd</sup> day of MAY, 2011 that the County Council adopts the  
20 Howard County Consolidated Plan FFY 2011 – FFY 2015, including the Howard County Annual  
21 Action Plan Program Year 2011, in substantially the form attached hereto, as the Consolidated  
22 Housing Plan for the purpose of qualifying for the Community Development Block Grant and  
23 Home Investment Partnerships funds.

**Howard County, Maryland**  
**CONSOLIDATED PLAN**  
**FFY 2011 – FFY 2015**

**DRAFT**

**Prepared by:**  
**Howard County**  
**Department of Housing and Community Development**  
**Stacy L. Spann, Director**  
**Thomas P. Carbo, Deputy Director**

**6751 Columbia Gateway Dr., 3<sup>rd</sup> Floor**  
**Columbia, MD 21046**

**March 25, 2011**

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# **I. Introduction**

## **Purpose of the Consolidated Plan**

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development for entitlement jurisdictions to receive Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds. Howard County received its Urban County designation in 1996 and this document represents the County's fourth Consolidated Plan submission. Howard County's Consolidated Plan for Federal Fiscal Years 2011 through 2015 is a comprehensive planning document that will guide housing and community development efforts in County over the next five years. The plan identifies specific goals, strategies, *objectives* and *outcomes* that will be used to address both housing and non-housing community development needs. Additionally, the plan will serve as a management tool for measuring performance.

## **Organization and Content**

The content of this plan generally follows the Consolidated Plan regulations and guidelines published by HUD and upon submission to HUD will include the requirements of the Consolidated Plan Final Rule which became effective March 13, 2006. Based on the data obtained in the collaborative planning process, the Consolidated Plan provides the strategies for reaching the goals identified in the Plan. *Objectives* and *Outcomes* based on HUD's Outcome Performance Measurement System are also included in this Plan; both at the Goal level and at the project level as documented in the FFY2011 Action Plan.

## **The Collaborative Planning Process**

The Howard County Department of Housing and Community Development (DHCD) serves as the lead agency for the development of the plan. As such, DHCD utilized a variety of resources, and gleaned significant insights from local service providers, housing and community development advocates, and the general citizenry of the County. Citizen Participation has been obtained through public hearings, public meetings, community surveys, public agency consultations surveys and document review.

Integral to the planning process was the incorporation of existing data from local, state and regional reports, planning documents and needs assessments. DHCD has fostered ongoing communication with many local service agencies as well as county departments heads to ensure that relevant and substantive data would be utilized to accurately reflect specific priority needs and gaps in service.

## **Use of Existing Data and Public Plans**

DHCD was fortunate to have benefitted from the availability of several local plans that help guide the physical, social and economic structure of Howard County. Listed below are descriptions of documents that have provided guidance and background data for the development of this plan. All plans are public documents and were developed in consultation with persons and organizations within and outside local government. All are available from the implementing agency identified.

*Howard County Maryland 2010 Agency Plan (PHA PLAN)* prepared by the Department of Housing and Community Development and the Howard County Housing Commission and submitted to US Department of Housing and Urban Development (HUD).

*2009 Howard County Rental Survey* prepared by RF&S Realty Advisors, Inc. for the Howard County Department of Housing and Community Development

*Howard County Human Services Master Plan 2005-2010*, September 2005, prepared by the Association of Community Services Of Howard County for the Department of Citizen Services

*Needs Assessment Report*, March 2011 prepared for the Community Action Council of Howard County, Inc.

*2009 BRAC Impacts on Fort Meade Area Housing*, Submitted by: Sage Policy Group, Inc.

*2004 Howard County Senior Housing Master Plan*, Prepared by the Howard County Department of Planning and Zoning for the Howard County Department of Citizen Services Office on Aging

*2010 Howard County Plan to End Homelessness*, Prepared by the Committee to End Homelessness- Howard County Board to Promote Self-Sufficiency

*2011 Regional Analysis of Impediments to Fair Housing Choice (Interim Draft #2)*, prepared by Mullin & Lonergan Associates, Inc. for Howard County Housing

*Howard County Maryland 2000 General Plan* prepared for Howard County Government, Office of the County Executive.

*Howard County's Foreign-Born Community: Dimensions, Growth and Implications, October 2005*, A Study Conducted by the Association for the Study and Development of Community for FIRN, Inc. and the Howard County Department of Citizen Services.

### **Consultation with Public and Private Agencies**

Since the development of the current FFY2006 – FFY2010 Consolidated Plan, DHCD has continued to maintain and enhance its vital relationships with local non-profit providers, housing developers, advocates, community organizations and the faith community. While several outreach efforts have already taken place and information gathering is all but complete, the consultation process is still underway. A full reporting of the consultation efforts will be included in the final version of this plan.

### **Institutional Structure**

The Howard County Department of Housing and Community Development (DHCD) is one of seventeen departments within the County reporting to the County Executive. The Housing and Community Development Board provides advice to the County Executive on housing policy and community development activities. It also recommends policy for County owned housing and makes

recommendations for approval on County Housing and Community Development loan and grant programs.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purposes of developing and managing housing resources for low and moderate-income residents. There is a close working relationship between the DHCD and the Housing Commission, the primary public agencies responsible for developing affordable housing options.

As the Lead Agency in developing this Consolidated Plan, DHCD will assume the responsibility for oversight, administration and distribution of CDBG and HOME funds. Funds for supportive services for special populations such as homeless, frail elderly and the disabled will be channeled to the County's Department of Citizen Services (DCS). DCS is the lead agency for the County's Continuum of Care and is responsible for the administration of the County's Community Services Partnership grant program. Both departments work in concert to ensure coordination of funding, minimizing the likelihood of duplication. The County's overall effort to improve coordination among County agencies, the business community, and non-profits involved in community development has been described throughout the Plan.

## **II. Community Profile**

### **Location**

Howard County is strategically located between the Baltimore and Washington, D.C. metropolitan areas, in the fourth most populous consolidated metropolitan region in the country; a region with attributes such as a strong business community, innovative scientific and technology communities, thriving school systems and nationally recognized institutions of higher learning. The County has no incorporated towns or cities. The distance from Columbia, the most urban area in the County, to Baltimore is 22 miles and the distance from Columbia to Washington, D.C. is only 33 miles. The neighboring jurisdictions are Baltimore County to the north and west, Anne Arundel County on the East, Prince George's County on the south, Montgomery County on the south and west and Carroll County on the North and East. Howard County has been able to maintain consistent business, economic and residential growth having the nation's third highest median income. Consequently, housing costs (rental & owner) are among the highest in region; even after the foreclosure and subprime lending crisis impinged the housing market.

The characteristics of the population have changed over the past few years. The population is getting older. Baby boomers 35 to 54 year-olds make up more than 35 percent of the countywide population, almost 87,000 residents. Over the next 10 to 20 years large numbers will retire and move into the 65 plus category. The number of children aged 5 to 19 has grown significantly over the last 10 years and now make up more than 22 percent of the population. Small children under 5 has also grown from 15,200 in 1990 to 18,248 in 2000 a 20 percent increase. Although the County is predominantly white, minorities are an increasing percentage of the population with African-Americans as the largest minority population.

The median income continues to rise dramatically. Although Howard County is one of the richest counties in the State and the Nation, there are still a significant number of people whose incomes have not kept pace with the cost of living. The need for affordable housing for low/moderate-income and middle-income (workforce) families as well as those who are at or below 30% of the Area Median Income remains a top priority.

### **Development Trends (from the 2000 General Plan)**

Howard County is part of a dynamic regional economy, transportation network, agricultural land base and natural resource system. The County is affected by regional trends and conditions that do not heed political boundaries. The County is influenced by the decisions of neighboring jurisdictions and, in turn, influences its neighbors and the region.

After the Second World War, the counties immediately surrounding Washington and Baltimore saw a great surge of outward growth. Jobs followed people and soon the beltway communities rivaled their downtowns as employment centers. In the mid-to-late 1970's, when the effects of the massive growth were clearly apparent in the newly congested roads and development of farmland, some of the counties took the first steps toward growth management. These steps took the form of more restrictive zoning, the development of adequate public facilities ordinances (which typically required that schools and



roads have capacity to accommodate development) and the adoption of master plans to guide growth.

Improvements to the regional highway system from the 1960's through the 1990's have been key to the movement of population and job growth from Baltimore and Washington into the surrounding jurisdictions. The Washington and Baltimore beltways were constructed in the 1960's. I-95 had replaced US 1 and the Baltimore/Washington parkway as the major North-South through highway by 1970. The extension of I-270 and I-70 to Frederick created a "golden triangle". Those regional highway improvements meant Howard County workers could easily commute to jobs in nearby jurisdictions. Conversely, the regional workforce had convenient access to employment centers that were developing in Columbia and along US 1 and I-95. .

Howard County was squarely in the path of the growth from both the Baltimore and Washington areas. When Jim Rouse envisioned and founded Columbia in 1965, he created amidst a rural setting, a sharply defined urban place meant to absorb growth within a planned framework. Howard County, astride these merging regions, assumed through the 1970's that Columbia would absorb most of the growth pressures and that its rural area would be insulated from development pressure. Nevertheless, in 1977 the County rezoned the West from one acre per dwelling unit to three acres per dwelling unit.

The 1990 General Plan responded to the rapid growth by recommending annual housing and employment growth targets, adequate public facilities legislation, a development monitoring system and rural cluster and density exchange zoning in the Rural West. The 1990 General Plan also recommended creation of several major mixed use centers to absorb growth on the largest remaining parcels having good highway access. The Plan also established the boundary of the Planned Service Area for public water and sewerage. This identification was strengthened by Maryland's 1997 Smart Growth initiatives under which most categories of State spending for infrastructure and services must be targeted to "Priority Funding Areas" in each County. Howard County's Priority Funding Area is the eastern 40% of the County that lies within the Planned Service Area for public water and sewerage.

Directing growth to the Priority Funding Areas in Howard County and adjacent counties is important to the Statewide growth management goals articulated in the 1992 Planning Act and the Smart Growth Initiatives. These goals are protecting natural resources, preserving valuable resource and open space lands, discouraging sprawl and strengthening older communities.

Howard County succeeded in directing most residential growth to the East. During the 1990's, 86% of new housing was within the Planned Service Area, a proportion similar to that of other counties in the Baltimore region. However, during the 1990's, the proportion of units built in the sewerage service area gradually decreased, while the proportion of new housing built in the Rural West increased. Continuing growth pressures and the decreasing supply of land in eastern Howard County has continued this trend. Howard County must seek to reverse this trend by encouraging revitalization and development of the areas zoned for mixed-use development in the East, while purchasing additional preservation easements in western Howard County.

## **Population Growth**

As of the 2010 Census, Howard County's total population is 287,085, increasing by 39,243 residents or almost 16% in the last 10 years while the total number of housing units only increased 22,991 or 24 % (CS). 60 % of the County is rural and categorized as *preservation area*, leaving only 40 % available for

housing development and expansion (AI). At present the housing unit mix is as follows: 50% single family detached, 25% townhome and 25% apartment (AI) with 73.8 % of the population being homeowners in 2009 (CS). The County's median household income has risen from \$74,167 in 2000 to \$10,867 in 2009 (CS) with most of the newly settled residents making \$75,000 or more.

The region's population is increasing and becoming older and more racially diverse. International migration accounted for a larger share of the population growth in the more urban jurisdictions (Montgomery, Prince George's and Baltimore Counties and Baltimore City), while domestic migration from other areas of the United States contributed to more population growth in the less urban jurisdictions such as Howard County. However, international migration continues to grow in Howard County.

## Demographics

### Household Characteristics

The number of households in Howard County was 68,337 in 1990 and 90,043 in 2000. This is an increase of 21,706 households or 31.8 percent during the decade. Overall household size in Howard County has not changed since 1990 remaining at 2.71 persons per household. This compares to a slight decrease in the Statewide average household size during the decade.

### Racial and Ethnic Diversity

The 2000 Census shows that Howard County is about 74 percent White, 14 percent Black and 8 percent Asian. The overall racial diversity of the County continues to grow. In 1990, the County was about 17 percent minority. By 2000, that percentage increased to about 25 percent.

The number of Asian and Pacific Islanders increased a significant 136 percent from 1990 to 2000, or about 11,000 people. This was followed by the Black population with a 62 percent growth rate, or about 13,700 residents. The Hispanic population, which can be of any race, more than doubled from 3,699 residents in 1990 to 7,490 residents in 2000. By comparison, the White population grew by 18 percent, or 28,316 residents, less than half the total Countywide population increase of 60,504. The table below shows the change in population and the racial mix in Howard County in 1990 and 2000.

*Howard County Racial Mix 1990 vs. 2000*

	1990		2000		Growth	
<b>Population of One Race Alone</b>	<b>187,328</b>	<b>100.0%</b>	<b>242,407</b>	<b>97.8%</b>		
White	155,899	83.2%	184,215	74.3%	28,316	18.2%
Black	22,019	11.8%	35,730	14.4%	13,711	62.3%
American Indian & Alaska Native	402	0.2%	583	0.2%	181	45.0%
Asian & Pacific Islander	8,098	4.3%	19,124	7.7%	11,026	136.2%
Some Other Race	910	0.5%	2,755	1.1%	1,845	202.7%
<b>Population of Two or More Races (1)</b>			<b>5,435</b>	<b>2.2%</b>		
<b>TOTAL POPULATION</b>	<b>187,328</b>	<b>100.0%</b>	<b>247,842</b>	<b>100.0%</b>	<b>60,514</b>	<b>32.3%</b>
<b>Total Hispanic Population (2)</b>	<b>3,699</b>	<b>2.0%</b>	<b>7,490</b>	<b>3.0%</b>	<b>3,791</b>	<b>102%</b>

(1) This option was available for the first time in the 2000 Census.

(2) Hispanic Origin can be from any race.

Source: U.S. Census Bureau

The Howard County Office on Aging reports some key demographic characteristics to highlight similarities and differences across regions of Howard County. For instance, there exist regional differences in terms of the residence of the county's senior population. Roughly 39 percent of residents age 65 or older live in Columbia, while approximately 30 percent live in Ellicott City, 16 percent live in Western Howard County, and 16 percent live in the Route 1 Corridor.<sup>12</sup> In the same age category, the gender distribution is similar in Columbia, Ellicott City, and Western Howard County, with generally equal proportions of males and females. In the Route 1 Corridor, however, the senior population is 70 percent female and 30 percent male

As depicted in the chart (AI page 14) almost 49% of Black and Hispanic households reported earnings under \$75,000. The income decreased and the poverty levels deepened for disabled and female headed households, with persons that speak English [if at all] as a second language experiencing the deepest levels of poverty. No matter the family status or race, finding affordable housing in one of the wealthiest County's in the nation and where three quarters of the residents are homeowners is difficult.

Income Levels									
Households	\$0 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$74,999		\$75,000 or more		Total
	#	%	#	%	#	%	#	%	
White	4005	5.7	6827	9.8	10257	14.7	48572	69.7	69661
Black	1405	8.6	2568	15.6	4005	24.4	8443	51.4	16421
Asian	872	8.2	1936	18.1	1552	14.5	6329	59.2	10689
Hispanic	170	4.6	720	19.3	922	24.7	1918	51.4	3730
Total	6490	6.5	11783	11.8	16298	16.4	65094	65.3	99665

Of the 109,282 total units counted in the 2010 Census and in the County 23,407 are rental units with the following mix: 29.1% are market rate and 70.9% affordable. \_\_, \_\_ (RS) is not a sufficient number of units to house the 49 % or 34,571 residents earning below \$75,000 (AI) with 11,371 or 48.70% of all renter occupied units priced above \$800 per month (CS). In Howard County the unit size in most demand is a 2-bedroom with an average rent of \$1,201 (rS). This is low compared to the HUD published Fair Market Rents and the HUD Baltimore, Maryland Housing Market Area Analysis that predicted the demand for new market-rate rental units as follows:

As detailed in the Howard County Analysis of Impediments, the average hourly wage of a County renter is \$15.73. To maintain this level of rent and the corresponding utilities a resident would be forced to work a 51-hour work week annually or share the household expenses if working a 40-hour work week annually.

In the case of for sale units, the average home price in Howard County is \$381,597 which yields a monthly payment over \$2,500, requiring an annual household income of over \$100,000; an earning category that excludes half of County residents from successfully becoming homeowners. While home prices and values have diminished as a result of the foreclosure crisis, both are anticipated to increase as a result of the Base Realignment and Closure (BRAC). An activity that is estimated to introduce 16,061 new jobs to the area with 5,400 being located on the Fort George G. Meade (FGGM) military base. Consequently, it is estimated that the already strained demand for housing will further be stressed by the needs of the 9793 additional households that relocate to the area with their employer. 86% of these households earn from \$50,000 to \$150,000. 55% of the 9793 households will seek housing closest to FGGM, and Anne Arundel and Howard counties are the best fit. It is estimated that about 2,700 of these households earn less than \$80,000 and thus will be priced out of the local housing market. In line with the downturn of the housing market the current supply of housing [generally] appears to be adequate. However it is expected that the demand for housing under \$200,000 will exceed supply.

### **Categories of Affected Persons**

There are 479 households enrolled in the Moderate Income Housing Unit (MIHU) homeownership program. Many of those households have been waiting more than 3 years for a homeownership opportunity. Homes offered for sale through the MIHU program in 2010 were priced in the low \$200's. The minimum income to qualify for mortgages on these homes was \$55,000. Only 28% (136 households) of the MIHU applicants in the database earn more than \$50,000 per year. Therefore, the townhomes and condominiums offered by developers for sale to moderate income households were not affordable to 72% of the MIHU applicants in 2010. While the MIHU homes were deemed affordable based on the affordability calculation required by Subtitle 4, Section 13.403 of the Howard County Code, the majority of households enrolled in the MIHU program cannot afford homeownership in Howard County.

Source: Moderate Income Housing Unit Database 12.31.10

ids by Type, Income, & Housing	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or More) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Househ (I)
	RENTERS					OWNERS			
Low (0-50% MFI)	1,599	1,882	340	1,469	5,290	1,438	1,814	3,252	8,542
% MFI	994	944	146	785	2,869	579	792	1,371	4,240
any Housing Problem	65.8%	74.6%	69.2%	66.9%	69.2%	77.5%	84.4%	81%	72.7%
cost burden >30%	64.4%	69.8%	56.2%	65.6%	66.1%	77.5%	84.4 %	80%	70.6%
h cost burden >50%	52.3%	60.9%	47.9%	67.8%	57.5%	50.8%	79%	64.4%	59.7%
0 MFI	650	898	159	573	2,280	780	678	1,458	3,738
any Housing Problem	67%	78%	71%	91%	78%	36%	27%	60%	70%
cost burden >30%	67%	78%	71%	86%	76%	35%	24%	59%	69%
h cost burden >50%	43%	42%	35%	72%	49%	14%	20%	34%	43%
Low income (51-80% MFI)	759	2,118	488	1,732	5,097	1,318	2,453	3,771	8,868
th any Housing Problem	74%	65%	62%	74%	69%	12%	19%	51%	61%
th cost burden >30%	74%	63%	52%	74%	67%	12%	37%	49%	59%
ith cost burden >50%	26%	7%	5%	5%	9%	3%	17%	20%	14%
Rate Income 81-95%	258	1,327	156	1,490	3,231	618	2,636	3,254	6,485
th any Housing Problem	50%	31%	36%	42%	38%	20%	15%	50%	44%
th cost burden >30%	50%	28%	25%	40%	35%	20%	29%	49%	42%
ith cost burden >50%	9%	0%	0%	0%	0%	2%	4%	6%	4%
Households	3,269	11,946	1,622	10,181	27,018	7,709	58,728	66,437	93,455
th Housing Problems	59%	29%	41%	32%	34%	19%	33%	21%	25%

## Housing Sales

The Department of Planning and Zoning receives monthly updates of all recorded property transfers from the State. These reports are edited and used to create a database of housing sales. For this report, the most recent data from October 1, 2008 to September 30, 2009, have been analyzed and tabulated by unit type. Housing sales from the previous four reporting periods are also shown for comparison purposes (Table 38). The data is graphically represented in Charts 12, 13, and 14.

Average home prices declined 10.7% last year. For the year prior they had fallen 4.1%. They had fallen slightly less than 1% the year before that,

which was the first time prices have fallen for at least 15 years. It is clear that the downward trend has continued. Median prices for single family detached units fell by 11.8% last year. The median for SFA units fell by only 8.0% and condos fell by 13.5%.

In dollar terms, the median price for a single family detached house decreased by \$62,000, from \$525,000 in 07/08 to \$463,000 in 08/09. Single family attached units decreased by about \$27,000, from \$337,000 to \$310,000. The median price for condo units dropped by \$34,000, from \$252,000 to \$218,000.

Table 38  
Housing Sales by Type, 10/01/04 to 9/30/09

10/04 to 9/05				10/05 to 9/06			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	1,052	\$245,472	\$232,270	Condo	886	\$279,802	\$276,815
MH	8	\$97,000	\$76,000	MH	5	\$108,200	\$121,000
SFA	2,589	\$327,308	\$310,000	SFA	2,340	\$371,880	\$349,348
SFD	3,278	\$644,894	\$605,128	SFD	2,893	\$612,088	\$575,000
TOTAL	6,927	\$417,827	\$366,000	TOTAL	6,094	\$471,126	\$400,000

10/06 to 9/07				10/07 to 9/08			
Unit Type	# of Sales	Mean	Median	Unit Type	# of Sales	Mean	Median
Condo	715	\$287,218	\$268,075	Condo	552	\$268,172	\$252,162
MH	8	\$126,133	\$130,150	MH	6	\$124,900	\$126,250
SFA	1,873	\$370,918	\$342,500	SFA	1,450	\$358,582	\$337,000
SFD	2,320	\$609,104	\$555,000	SFD	1,856	\$578,952	\$525,000
TOTAL	4,914	\$467,982	\$394,058	TOTAL	3,864	\$448,975	\$380,000

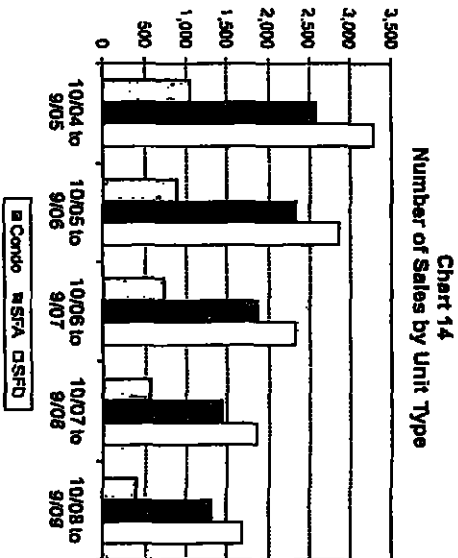
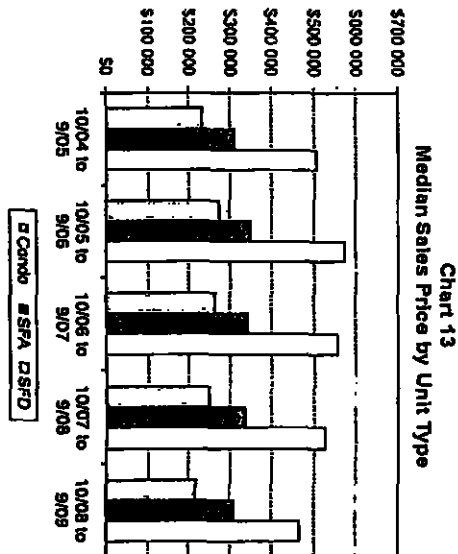
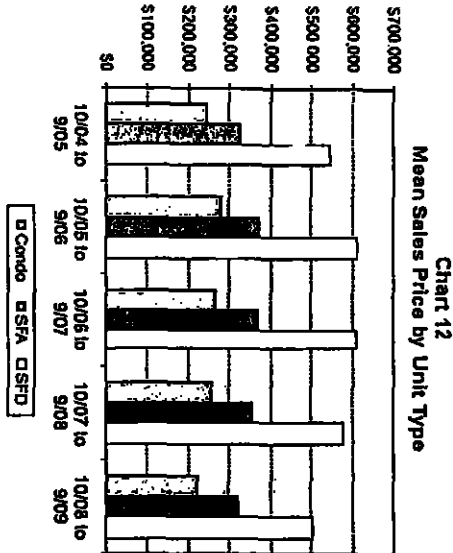
10/08 to 9/09			
Unit Type	# of Sales	Mean	Median
Condo	381	\$222,730	\$218,000
MH	3	\$115,000	\$114,500
SFA	1,324	\$321,505	\$310,000
SFD	1,685	\$504,788	\$483,250
TOTAL	3,403	\$400,726	\$350,000

Source: Howard County DPZ analysis of housing sales data from SDAT

## Residential Development

Total sales continue to drop. Total sales dropped from 3,864 units in 07/08 to only about 3,403 last year. This is 12% one year decline. Compared to four years ago, a peak sales year when over 6,900 homes were sold, it was a 50% decline, clearly indicating a slowing market.

This decrease in both home sales and prices is not unusual, nor unexpected, given it follows a significant run up beginning at the start of the decade.



## **Non Homeless Special Needs**

Populations with special needs include the elderly and persons with physical, mental and developmental disabilities, persons with alcohol or other drug addictions, and persons with HIV / AIDS and their families. *The crosscutting issue encompassing all of the previously named subpopulations is access to and affordability of housing.* Waiting lists for residential units and services for people with disabilities suggests the County needs additional housing and support services for this population. The increase in the senior population and the expected life spans suggest that there is a need for increased housing options and services for seniors in all income categories.

**Elderly** - The "Howard County Senior Housing Master Plan" indicates that the 55 and older population is expected to increase by more than 46,000 persons, rising from 19 to 31 percent of the total population. Along with the increase in population, the existing housing stock will also age and additional housing options will be needed.

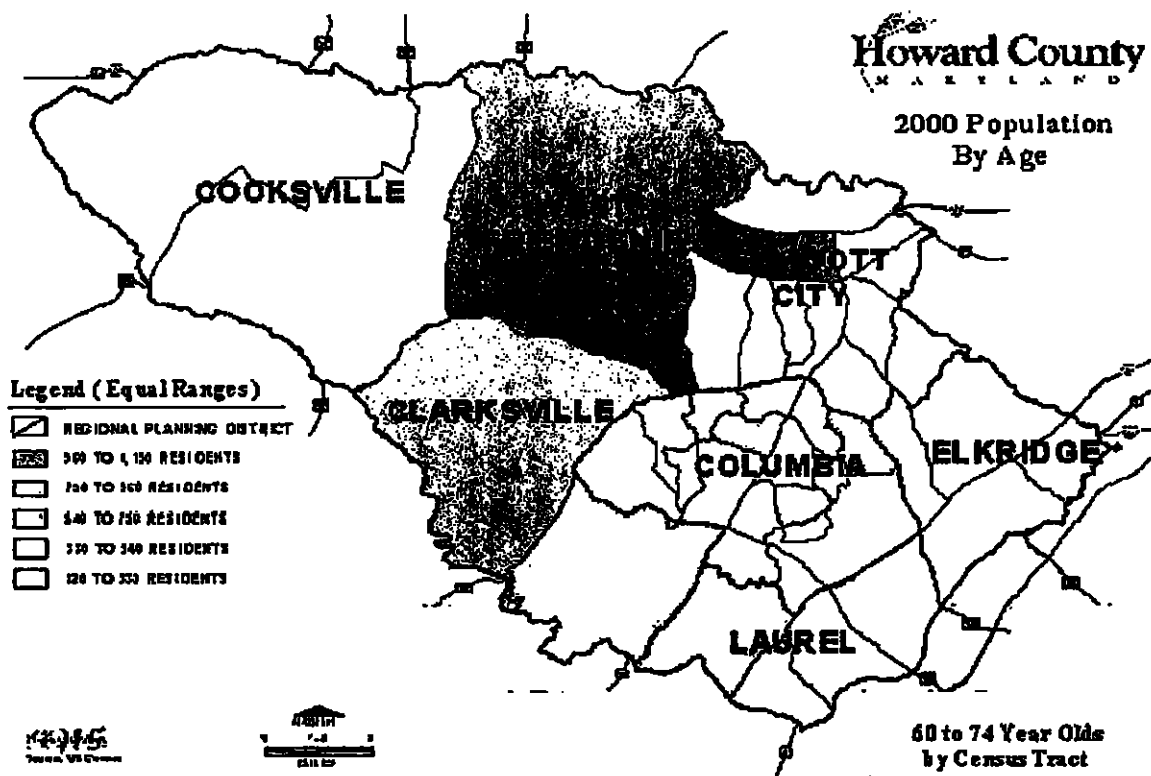
Over the next 25 years, Howard County's 55 and older population is expected to increase by more than 46,000, rising from 19 to 31 percent of the total population. As a result, there will be significant changes in the County's housing needs as more residents age in place or decide to "downsize" to reduce their homeownership burdens and as more older adults move into the County to be closer to their families.

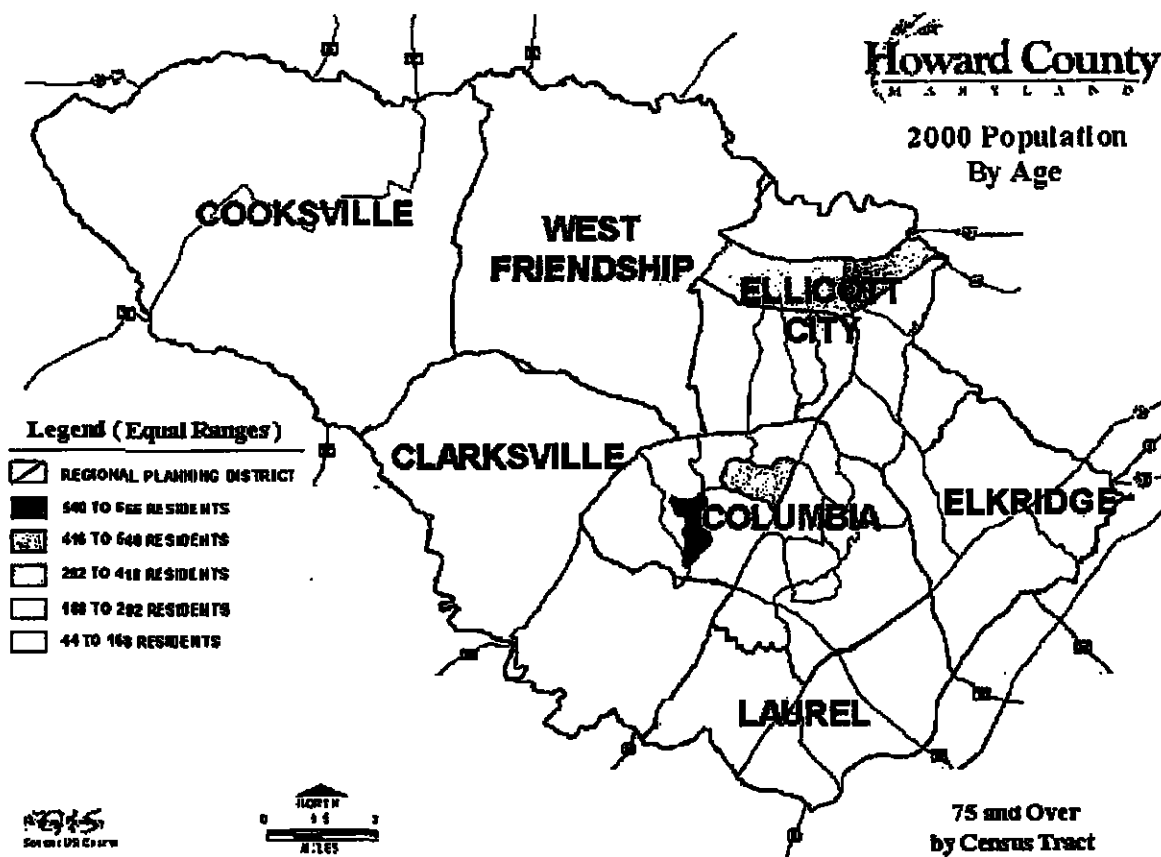
Seniors have experienced a cost burden problem trying to live on a fixed income as housing and other costs rise. Low-income renter households are constantly challenged with locating affordable housing in a very tight rental market. New multifamily housing is difficult to build due to the availability of land. The lack of available land to build on drives up the cost of land and construction. In addition, the resident opposition to building also is an issue. Therefore, the preservation of existing affordable housing stock for rental or home ownership is very important

As new housing is developed, the County must ensure that the elderly and frail elderly have adequate and convenient access to services including retail, medical and health care services, transportation, recreation, and cultural and religious activities. Equally as important will be the incorporation of universal design principles, allowing environments to be usable by all individuals to the greatest extent possible.

At the end of 2003, Howard County had 1,866 housing units in senior apartments or age-restricted (55+) active adult developments. In addition, nursing homes, assisted living facilities and continuing care communities provided 2,248 beds. According to a survey conducted in 2004, the large assisted living facilities in the County were 87 percent occupied while the small facilities were at 73 percent capacity. Based upon the number of beds available, the supply of assisted living and nursing facility beds appear to be meeting the current need however, low and moderate-income seniors who might benefit from such facilities are less likely to be able to afford these homes.







**Persons w/ Disabilities** – The Howard County Disability Survey conducted in 1996 (the most recent survey data) states that approximately 9.2 percent of Howard County’s population have an identified disability. The primary disabilities reported were: orthopedic disability, heart condition, blindness/severe visual impairment and mental retardation. 41 service providers reported the leading disability categories, of persons receiving services, to be psychiatric disability (33.2%), mental retardation (27%), specific learning disabilities (9.4%), cancer (4.7%), and head injury (3.7%).

**Persons w/ Disabilities (Mental Health)**- The Howard County Mental Health Authority (HCMHA) provides a number of mental health services throughout the community including some permanent housing opportunities through the HUD-funded Shelter Plus Care (S+C) program. The Authority has identified several significant gaps in services, most notable being the lack of such services as residential crisis, mobile treatment, respite services, and affordable housing.

The most recent data available from FY 2003 indicates that 2062 individuals were served in the public mental health system. The most significant growth being in the Medical Assistance (MA) population. As it was in prior years, most individuals served by the public system receive one service, outpatient treatment. The second most utilized service is psychiatric rehabilitation. MA expenditures for psychiatric programs have shown a steady increase over the last four fiscal years.

A significant portion of Howard County's funds are spent on in-patient and Residential Treatment Center placements. In FY 2003, claims data indicates that \$4,488,843 was spent on 78 high cost users. Of the 78 consumers, 27 were under the age of 18 and the Residential Treatment Center costs for this group alone totaled \$1, 854,814. Rehabilitation services accounted for \$2,011,387 in expenditures for high cost users.

To effectively treat and prevent mental illness, health care providers must understand the differences in how various populations perceive mental health issues. Select populations may not seek mental health services in the formal system, may drop out of care or may seek care at much later stages of illness. Stigma about mental health issues often create barriers to providing and receiving effective mental health treatment and can lead to inappropriate treatment, unemployment, and homelessness.

**Substance Abuse** - The 2010 Comprehensive Health Improvement Plan for Howard County indicates that the most popular substances used by students are alcohol, cigarettes and marijuana. Smaller percentages of Howard County students, ranging from zero to eight percent, report the use of other drugs such as crack, designer drugs, heroin, inhalants, LSD, methamphetamines, or amphetamines. (1998 Maryland Adolescent Survey). In addition, among all drug –related suspensions from Howard County Public Schools, tobacco use was reported as the most common reason for suspension followed by use of drugs, alcohol and inhalants (Center For Substance Abuse Research).

The non Housing Community Development needs include transportation, affordable childcare, homelessness prevention programs and employment opportunities. With the continued emphasis on “aging in place” and assisting persons with disabilities to live as independently as possible, programs to support these initiatives will continue into the fourth five-year strategic plan. The foreign born population continues to increase placing increased demands on English as a Second Language programs that are vital for assisting this population.

### **Homelessness**

Despite Howard County's affluence, and despite an extensive system of shelters and other services, homelessness persists here. More than 200 people each day are living in shelters – or in the woods or in cars. Hundreds more are at risk of homelessness, doubled up, moving from couch to couch, or threatened with eviction. Shelter beds are nearly always full, and about a dozen people are turned away in an average day. Emergency funds are quickly exhausted. Families that are precariously housed often do not receive help in time to prevent them from becoming homeless. In general, the county lacks the type of supportive housing needed to respond to the challenges of the homeless, including those who are chronically homeless.

A survey conducted on January 27, 2010, found 221 persons homeless in Howard County that day, an increase of 12% over the prior year's survey. Temporary housing was being provided to 133 people. Another 88 were living outdoors, in cars, or places not meant for human habitation.

## Howard County Point in Time Count of Homeless People - Jan. 27, 2010

	# in Families	# Singles (not in families)	Total # Homeless People
In shelter or transitional housing	106 (in 35 families)	27	133
Unsheltered	23 (in 8 families)	65	88
Total	129 (in 43 families)	92	221

The survey only counts persons actually homeless and did not enumerate persons who are at risk of homelessness, but that number is much larger. The at-risk population includes those paying at least 40% of income on housing, doubled up with other families, facing eviction, or temporarily living in motels they cannot afford. In 2009, there were 1,353 foreclosures and 342 evictions in Howard County, and the Community Action Council acted to prevent another 300 evictions. In the 2009-2010 school year, Howard County public schools identified 462 children actually homeless or in one of the at-risk categories. The main homeless service providers, Grassroots and Bridges to Housing Stability, turned away people for lack of space more than 4,200 times last year. All those numbers are up substantially from the year before; for example, the 4,200 turnaways in fiscal year 2010 compare with 3,300 in 2009 and 2,500 in 2008. These numbers include some duplication of persons calling on multiple days seeking shelter. Still, on average, shelter requests are denied at a rate of 11 per day.

**Table 1A**  
**Homeless and Special Needs Populations**

### Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	100	40	26
<b>Beds</b>	Emergency Shelter	24	0	12
	Transitional Housing	0	0	17
	Permanent Supportive Housing	33	1	12
	Total	57	1	41
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	41	0	0
	Transitional Housing	54	0	27
	Permanent Supportive Housing	39	0	21
	Total	134	0	48

### Continuum of Care: Homeless Population and Subpopulations Chart

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<i>Part 1: Homeless Population</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency</i>	<i>Transitional</i>		
Number of Families with Children (Family Households):	24	16	3	43
1. Number of Persons in Families with Children	70	49	10	129
2. Number of Single Individuals and Persons in Households without children	38	0	54	92
(Add Lines Numbered 1 & 2 Total Persons)	108	49	64	221
<i>Part 2: Homeless Subpopulations</i>	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
a. Chronically Homeless	13		51	64
b. Seriously Mentally Ill	8			
c. Chronic Substance Abuse	9			
d. Veterans	2			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	17			
g. Unaccompanied Youth (Under 18)	0			

## Goals and Strategies for Preventing and Ending Homelessness

### *Goal 1: Ending family homelessness*

Current research shows that families become homeless due to stresses such as job loss, low income, disability, unexpected illness, lack of transportation and/or child care, domestic violence, debt, lack of life skills, chaotic lifestyles, and mental illness. These are compounded when a family lacks the resources to manage them, and they have a negative impact on children. Successful models in best-practice communities show strategies that can work.

### **Strategy: Prevention**

It costs less – both in money and in human suffering – to prevent homelessness than it does to shelter and help people after they're already homeless. According to the National Alliance to End Homelessness, the average cost of a shelter bed funded by federal grants is \$8,067 a year more than the average cost of a federal Section 8 housing subsidy. A single comprehensive, coordinated system will identify people at risk, engage them, and help stabilize the current housing situation or assist them in moving to appropriate permanent housing without entering the shelter system. While several quality components of a prevention system exist in separate agencies, these must be linked for close coordination to respond to the unique needs of a household in housing crisis. Such coordination will reduce duplication of services and effort. Stabilization services will help families address factors contributing to housing instability. This system will offer solutions that can range in time span, cost and intensity according to the family's need. Services can be decreased as the family's stability increases. This system should include, but not be limited to:

- **Outreach:** To locate and engage people who are at risk of losing their housing, forming partnerships with landlords, eviction court and the school system, targeting those at greatest risk and those least likely to self-identify their risk.
- **A single point of entry:** Help identifying what families need and facilitate a single point of application to apply for multiple social service programs. Sharing data among agencies – with scrupulous protections of privacy – to increase coordination of services and reduce duplication of effort, saving time and resources for agencies and clients.

- **Assessment:** To identify both strengths and risk factors. Families can then begin stabilization services, or enter shelters if no other alternative exists.
- **Client-centered case management:** Interventions to a family's housing-related needs, such as money management coaching, tenant-landlord mediation, and problem-solving support. Other links to community services are made that can address a wider range of needs, such as mental health treatment, legal services, domestic violence counseling, and government assistance programs.
- **Flexible financial assistance:** These funds are used where no other assistance is applicable for interventions such as rent arrearage and utility shut-off. To make rapid re-housing a reality, some households need start-up costs, such as first month's rent and security deposits.
- **Strategic re-housing:** Case managers often find it useful to assist the family in moving to more affordable housing. A proposed housing locator (see below) could help in finding appropriate homes.
- **Housing subsidies:** Nothing is more effective in ending homelessness than rent subsidies. Families that pay more than 40% of income for housing costs may need short or long-term help to maintain their homes.
- **Supportive housing for families:** Some high-needs families require on-going subsidies coupled with intensive support to maintain permanent housing.
- **Affordable housing:** More affordable housing aids in prevention by relieving economic pressure on some persons at risk of homelessness, making it less costly to keep people in their homes. The stock of affordable housing in Howard County is significantly less than the current need, and the need is growing.

## ***Goal 2: Ending Chronic Homelessness***

Chronic homelessness is long-term or repeated homelessness. Virtually all chronically homeless people have a disability or a condition that hinders their ability to access mainstream resources. Many have a serious mental illness such as schizophrenia, alcohol or drug addiction, and/or chronic physical illness, and are lacking family resources and social support systems. Most chronically homeless individuals have been in treatment programs, sometimes on dozens of occasions. For a variety of reasons, including mental health and substance abuse issues, some people don't adapt well to traditional housing situations.

**Strategy: Housing First - move as rapidly as possible to housing stability.**

Homeless people are more likely to overcome their underlying problems if they are relieved from the stress associated with lack of stable housing. In the past, it was assumed that people should deal with underlying problems before successfully achieving independent living. Chronically homeless people are often unable to meet standards of program participation and sobriety, and thus are screened out of the system intended to help them.

The types of housing and facilities needed to implement a Housing First strategy include:

- **Day Resource Center.** The Day Resource Center, a partnership between Grassroots and the faith community, has operated three days a week since July 2008. It provides a place for the street homeless to get a shower, a meal, internet access, a mailing address, limited basic health care, assistance on accessing social services or employment, and a sympathetic ear. It has become the principal outreach effort to the street homeless and a means of building trust and creating access for them to seek help from social service agencies.

- **Temporary shelter.** A low-demand, overnight shelter makes a safe haven from the elements and an evening meal available, under conditions in which the chronically homeless are likely to feel comfortable. The only requirement for admission would be adherence to acceptable behavior standards. This type of shelter is currently available only in the winter months and does not have a fixed location. A temporary shelter would have a capacity of approximately 20 persons, but utilization should decline over time as permanent housing options are developed.
- **Single room occupancy (SRO) housing.** This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing.
- **Sober House.** This would provide a group residential setting for five to eight homeless people with addictions issues who seek sobriety and stable housing in a supportive environment. Each resident would have his own room and share other facilities as well as pay rent.
- **Supportive housing.** Permanent affordable housing with supportive services are designed to help people maintain their housing. It is designed for people who have been homeless or are at risk of homelessness and who have special needs such as disabilities. Howard County would opt for leased scattered sites.
- **Housing subsidies.** This could include direct housing vouchers, below market rate rental apartments, short-term rental assistance, or other means of reducing cost to the tenant. Supportive services may or may not be connected with the housing assistance.
- **Housing search specialist.** To assist in identifying and maintaining an inventory of local housing resources, both traditional resources and alternative housing options. This position will also develop relationships with landlords, realtors, and management companies to maintain ready access to available housing opportunities. This person will work one-on-one with homeless individuals and families to help them identify, obtain and move into housing that meets their needs.

**Quantity of housing required.** After the January 2010 homeless survey, a hypothetical study was done to estimate the new housing resources that would be needed to house the homeless that were counted – 43 families and 92 individuals – in the most appropriate level of housing for them. The study identified the need for making available this additional housing in the community through subsidies or vouchers:

- 16 units of permanent supportive housing for families
- 22 units of permanent subsidized housing for families
- 12 units of permanent supportive housing for individuals
- 6 units of permanent subsidized housing for individuals
- 5 families would remain in their current housing or shelter program

Additionally, there would be a need for these specialized housing resources for individuals:

- 17 places in sober houses,
- 23 units of low demand (SRO) housing,
- 6 beds in temporary overnight shelter interim housing,
- 12 persons would not accept housing and would need ongoing outreach.
- 16 persons would remain in their current housing or shelter program because a more appropriate

program could not be identified in this study.

In this hypothetical scenario, space would be freed at Grassroots for 12 new families and 17 new individuals. The total demand in the community for both supportive housing and subsidized housing is much larger. These numbers cover only the housing needed for the individuals and families counted as homeless on one day in January. Although these numbers are organic, the study is seen as a reasonable estimate of the minimum number of housing units needed to end homelessness, and therefore a reasonable first step goal.

**Strategy: Health care.** Provide medical and behavioral health care that will enable homeless persons to obtain and retain housing. The principal causes of chronic homelessness are behavioral health problems: addictions or mental illness, sometimes both. To a lesser extent, medical conditions or physical disability may be causes of chronic homelessness.

- **Medical (physical health) care for the homeless.** The current model for health care for chronically homeless individuals relies on a small number of committed volunteer physicians and nurses who provide basic primary care at the Day Resource Center and Grassroots. Significant additional medical volunteers, supplies, equipment and funding, are needed. Strong partnerships with the Health Department, hospital, and clinics are needed also. Transportation is needed to facilitate successful utilization of the health care system.
- **Assertive Community Treatment (ACT).** This is an outreach team treatment approach designed to provide comprehensive, community-based psychiatric treatment, rehabilitation and support to 13 persons with serious and persistent mental illness who have avoided or not responded well to traditional treatment services. This program will be implemented in Howard County by the Mental Health Authority and Way Station within the next year and will reach our unsheltered population.
- **Addictions treatment on request.** The availability of detoxification and residential alcohol treatment programs, at the level needed by the addict and when the addict is ready for treatment, is a critical step towards achieving permanent housing

**Strategy: Help chronically homeless people obtain the income to be self-sufficient.**

Most chronically homeless people suffer from addictions or mental illness. If treated, many of them are capable of being employed. Those not employable are usually eligible for Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or some other form of disability benefit. The first program described below needs to be developed and the other two are being implemented.

- **Employment.** Chronically homeless persons who seek employment after substance abuse treatment may need extensive training and coaching to obtain and retain employment. Those who work with this population should be able to make a seamless referral to the Columbia Workforce Center, where clients can develop an individualized employment plan.
- **SOAR (SSI/SSDI Outreach, Access, and Recovery).** SOAR works within the system to assist homeless people with disabilities in obtaining Social Security benefits. Nationally, only about 37 percent of individuals who apply for SSI/SSDI benefits are approved on initial application and appeals take an average of two years to complete. Participants in the SOAR initiative report a 71% approval rate for SSI/SSDI in an average of 89 days.
- **Maryland SAIL (Service Access and Information Link).** Maryland SAIL provides internet access to eight programs offered by the Department of Social Services. Trained personnel assist clients with their applications and can accompany applicants to meetings at DSS. This process



facilitates applications and brings benefits to eligible applicants in a more.

## 9. Nature and Extent of Homelessness by Racial and Ethnic Group

Data by racial and ethnic group is not collected on the homeless persons surveyed by the County.

### Howard County Homeless Facilities and Services

	Available Services	Capacity/ No. of Beds	Men Alone	Women Alone	Children n Alone	Women & Children
<b>Agency</b> <b>Howard County DSS</b> 21 Columbia Gateway Drive Columbia, MD 21046 410-872-4204, ext. 356 410-313-2200 (after-hours) <a href="http://www.dhr.maryland.gov/county/howard/index.php">http://www.dhr.maryland.gov/county/howard/index.php</a>	Emergency shelter placements Food vouchers Assistance with applying for benefits	N/A	X	X	X	X
<b>Bridges to Housing Stability</b> 520 Berger Rd., Suite 311 Columbia, MD 21046 Phone: 410-312-5760 <a href="http://www.bridges2hs.org/">http://www.bridges2hs.org/</a>	Transitional housing Counseling/Case management Homelessness Prevention Services Transportation	54 beds	X	X		X
<b>Community Action Council</b> 151 Columbia Gateway Drive Columbia, MD 21046 410-313-6440 <a href="http://cac-hc.org/">http://cac-hc.org/</a>	Motel placements Assistance with application for benefits Counseling Information referral Utility bill assistance	N/A	X	X		X
<b>Domestic Violence Center of Howard Co.</b> 157 Twin Knolls Road, Suite 310 Columbia, Maryland 21045 Phone: 410-997-0304 <a href="http://www.dvcenter.org/">http://www.dvcenter.org/</a>	For battered women & their children Transitional and emergency shelter Meals Counseling Legal advocacy	8 emer. 26 trans.		X	X	X
<b>Grassroots Crisis Intervention Center, Inc.</b> 1700 Freetown Road Columbia, MD 21044 410-531-6677 (24 hour Hotline) DD 410-531-5086 <a href="http://www.grassrootscrisis.org/">http://www.grassrootscrisis.org/</a>	Emergency and transitional shelter Meals Counseling Community outreach services Community education	51 beds	X	X		X

Agency	Available Services	Capacity/ No. of Beds	Men Alone	Women Alone	Children Alone	Women & Children
<b>Grassroots Day Resource Center</b> 126 Washington Blvd. 1st Floor Baltimore, MD 20794 410-776-9900 <a href="http://rt1daycenter.wikispaces.com">http://rt1daycenter.wikispaces.com</a>	Day drop-in services including: Meals Information & referral Food Pantry, clothing & supplies Medical care Showers Laundry facilities	N/A	X	X	X	X
<b>Grassroots Cold Weather Shelter</b> Location varies; sponsored by local congregations Operates from November – March <a href="http://www.grassrootscrisis.org/CWS.as">http://www.grassrootscrisis.org/CWS.as</a>	Emergency shelter Meals Showers	25	X	X	X	X

### III. HOUSING MARKET ANALYSIS

#### General Characteristics

According to the 2010 census Howard County contains a total of 109,282 housing units. Of those units approximately 25,205 (23%) are rental units. Most renter households occupy housing units in multifamily buildings. There are a total of 19,291 multi-family rental units and 5,914 scattered site rental units in the county. Single-family attached units account for 17 percent of the rental stock and single family detached units account for ten percent of the rental stock.

Of the more than 19,000 multifamily rental units in Howard County, nearly half are located in Columbia. Forty-three percent of Columbia's rental stock was built through the 1960s and 1970s and another 37 percent was built during the 1980s.

Sixteen percent of households in Howard County are age 62 or older, and eighty percent of those households are homeowners. Less than seven percent of all renter households contain five or more persons.

There are a total of 18 subsidized multifamily rental communities in Howard County, four of which are fully subsidized communities are fully subsidized with the remaining 14 communities being mixed income communities.

According to the April 2010 Census Howard County has a population of 287,085 persons. The 2010 median household income in Howard County is \$102,655. In 2006, the average sales price was \$432,661 and the median price was \$379,900. By comparison, the latest data of the Maryland Association of Realtors reflected the average sales price of a house in Howard County is now \$400,726 and the median price is \$350,000. The opportunity to purchase the median priced house is not attainable

for a county resident whose income is below 80 percent of the area median income. The average sales price and median sales price has decreased over the last 3 years due to a rise in foreclosure and short sales activity in the County. Unfortunately, homeownership is still out of reach for many individuals and families, especially for those who want to live in the County where they work.

Source: Development Monitoring System Report, DPZ, February 2010)

(Source – 2006 statistic cited in 2006-2010 Con Plan)

While interest rates have remained at historic lows the last three years, 4.875% for a fixed rate mortgage loan as of December 15, 2010, the tightening of credit and lending standards as a result of the nationwide foreclosure crisis and sub-prime lending disaster that started in 2008 has had a major impact on the ability of low- to moderate and even middle-income families to be able to take advantage of homeownership opportunities in the County and the State. According to RealtyTrac, Maryland property foreclosures reached a total of 42,446 filings in 2010, representing a decline of 1.9 percent below 2009. The State's foreclosure rate in 2010 was 55 households per foreclosure, the 15th highest rate in the nation. The annual rate of growth of foreclosure filings has declined significantly since 2007 reaching - 1.9 percent in 2010. While Maryland has fared better than many other states, the affordable housing market has still been impacted. The foreclosure crisis has led to an increased inventory of possibly affordable housing options, but many of the properties are in poor condition and would require substantial rehabilitation or renovation before families could consider them as viable homeownership opportunities. Maryland jurisdictions with a "high" foreclosure problem recorded a total of 2,040 foreclosures in 58 communities, accounting for 52.2 percent of foreclosures in all *Hot Spots* and 34.1 percent of all foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 177 and an average foreclosure index of 141. Property foreclosures in "high" foreclosure *Hot Spots* were concentrated in 15 jurisdictions: Anne Arundel, Baltimore, Calvert, Caroline, Charles, Dorchester, Frederick, Harford, Howard, Montgomery, Prince George's, Queen Anne's, Somerset and Washington counties as well as Baltimore City. According to the report, there were 1234 foreclosures in Howard County in 2010.

Source: MIHU survey of interest rates on 12/15/10 as published by Howard County Housing

Source: MD DHCD January 2011

The sub-prime lending meltdown prompted mortgage lenders and banks to re-evaluate their lending guidelines and make changes. While the elimination of some problematic loan programs was necessary (i.e. no doc loans), mortgage lenders and banks have tightened the qualifying standards so much that it is extremely difficult for even the most qualified homebuyers to obtain mortgage financing for a home purchase. Fannie Mae and Freddie Mac, the government agencies that are responsible for insuring home mortgages and selling mortgage-backed securities to investors, experienced huge losses in revenue as a result of the sub-prime lending crisis. The federal government suspended operations at both agencies until changes were enacted. The inability of Fannie Mae and Freddie Mac to manage the losses or stabilize the situation has had a devastating effect on the housing market.

### **Scattered Site Rental Housing**

The most recent housing survey identified 4,717 market rate rental units. The median rent of scattered site units is \$1,380. Townhouse units rent for an average of \$1,392. Single-family dwellings rent for an average of \$1,563. Scattered site apartment units rent for an average \$992. The average rent for scattered site units in Columbia is \$1,425 and the average rent for units outside of Columbia is \$1,418.

The vacancy rate from the study revealed that 99 market rate units were vacant for a vacancy rate of 6.5 percent. The average tenure of scattered site units in Howard County is 2.7 years. In Columbia it is slightly shorter at 2.2 years. Outside of Columbia the average tenure is 3.3 years.

Area	Bedroom Size					
	0	1	2	3	4	5
Baltimore Metro Area	\$931	\$1052	\$1263	\$1622	\$2003	\$2303
Columbia	\$1352	\$1406	\$1631	\$2217	\$2582	\$2969

Bedroom Size							
0		1		2		3	
Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand	Monthly Gross Rent	# Units in Demand
\$900	60	\$1150	560	\$1500	1,125	\$1800	130
\$950	50	\$1200	500	\$1550	930	\$1850	120
\$1000	40	\$1250	460	\$1600	860	\$1900	110
\$1050	40	\$1300	410	\$1650	770	\$1950	90
\$1100	30	\$1350	360	\$1700	660	\$2000	80
\$1150	30	\$1400	300	\$1750	560	\$2050	70
\$1200	20	\$1450	250	\$1800	470	\$2100	60
\$1300	20	\$1550	200	\$1900	380	\$2200	40
\$1400 & higher	10	\$1650 & higher	160	\$2000 & higher	250	\$2300 & higher	30

## Public and Assisted Housing

Howard County operates a Public Housing Program consisting of 50 units. The majority of the public housing units are located at scattered sites throughout the county. Of the scattered site units seventeen (17) are located in Columbia and nine (9) are located in areas outside of Columbia. The balance of the units are located in a 24 unit complex located in Ellicott City. The Public Housing inventory consists of forty-three 3-bedroom units and seven 4-bedroom units. In addition to Public Housing, Howard County has an additional 2,971 units that receive local, state or federal assistance. Federal assistance represents 46% of assisted units, state assistance represents 44% of assisted units and local assistance represents 11% of assisted units.

Federal subsidies include 1,108 Section 8 Project Based units, 138 Section 236 units and 92 Section 221(d)(3) units.

State subsidies include 27 tax credit units at 30% of median income, 68 tax credit units at 40% of median income, 378 tax credit units at 50% of median income, 777 tax credit units at 60% of median

income and 49 tax credit units at 80% of median income. Local subsidies include 202 low income units and 135 moderate income units.

There are a total of 32 Efficiency units (1%), 1,546 one bedroom units (52%), 1037 two bedroom units (34%), 302 three bedroom units (11%) and 54 four bedroom units (2%). There are a total of 1,961 family units (66%), and 1,010 senior units (34%). Assisted families are served at incomes of less than 30% of median income in 53% of assisted units, at incomes of less than 50% of median income in 27% of assisted units and at incomes of less than 80% of median income in 20% of assisted units.

None of the units listed below are expected to be lost from the current inventory as a result of redevelopment or the expiration of Section 8 contracts.

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Fall River Terrace	Columbia	1	2	221(d)(3)	Family	
Ranleagh Court	Columbia	1	2	221(d)(3)	Family	
Rideout Heath	Columbia	1	2	221(d)(3)	Family	
Roslyn Rise	Columbia	1	2	221(d)(3)	Family	
Waverly Woods	Columbia	1	2	221(d)(3)	Family	
			10			1
Fall River Terrace	Columbia	2	11	221(d)(3)	Family	
Ranleagh Court	Columbia	2	8	221(d)(3)	Family	
Rideout Heath	Columbia	2	17	221(d)(3)	Family	
Roslyn Rise	Columbia	2	2	221(d)(3)	Family	
Waverly Woods	Columbia	2	12	221(d)(3)	Family	
			50			5
Fall River Terrace	Columbia	3	4	221(d)(3)	Family	
Ranleagh Court	Columbia	3	2	221(d)(3)	Family	
Rideout Heath	Columbia	3	6	221(d)(3)	Family	
Roslyn Rise	Columbia	3	4	221(d)(3)	Family	
Waverly Woods	Columbia	3	4	221(d)(3)	Family	
			20			2

Fall River Terrace	Columbia	4	2	221(d)(3)	Family	
Ranleagh Court	Columbia	4	2	221(d)(3)	Family	
Rideout Heath	Columbia	4	3	221(d)(3)	Family	
Roslyn Rise	Columbia	4	2	221(d)(3)	Family	
Waverly Woods	Columbia	4	3	221(d)(3)	Family	
			12			1
TOTAL 221(d)(3) Units						9

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	10	LIHTC - 30%	Senior	
Parkview @ Ellicott City	Ellicott City	1	8	LIHTC - 30%	Senior	
Parkview @ Emerson	Laurel	1	6	LIHTC - 30%	Senior	
			24			2
Parkview @ Emerson	Laurel	2	3	LIHTC - 30%	Senior	
			3			
TOTAL LIHTC - 30% UNITS						2

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Parkview @ Snowden River	Columbia	1	20	LIHTC - 40%	Senior	
Parkview @ Ellicott City	Ellicott City	1	7	LIHTC - 40%	Senior	
Parkview @ Emerson	Laurel	1	18	LIHTC - 40%	Senior	
			45			4
Port Capital Village	Elkridge	2	8	LIHTC - 40%	Family	
Parkview @ Emerson	Laurel	2	6	LIHTC - 40%	Senior	
			14			1
Port Capital Village	Elkridge	3	9	LIHTC - 40%	Family	
			9			
TOTAL LIHTC - 40% UNITS						6

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Columbia Commons	Columbia	1	13	LIHTC - 50%	Family	
Orchard Club	Elkridge	1	7	LIHTC - 50%	Family	
Ellicott Gardens	Ellicott City	1	47	LIHTC - 50%	Family	
Parkview @ Columbia	Columbia	1	9	LIHTC - 50%	Senior	
Parkview @ Snowden River	Columbia	1	40	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	1	60	LIHTC - 50%	Senior	
Tiber Hudson	Ellicott City	1	15	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	1	11	LIHTC - 50%	Senior	
			202			20
Columbia Commons	Columbia	2	34	LIHTC - 50%	Family	
Orchard Club	Elkridge	2	43	LIHTC - 50%	Family	
Port Capital Village	Elkridge	2	15	LIHTC - 50%	Family	
Parkview @ Snowden River	Columbia	2	13	LIHTC - 50%	Senior	
Parkview @ Ellicott City	Ellicott City	2	7	LIHTC - 50%	Senior	
Parkview @ Emerson	Laurel	2	3	LIHTC - 50%	Senior	
			115			11
Columbia Commons	Columbia	3	3	LIHTC - 50%	Family	
Orchard Crossing	Columbia	3	36	LIHTC - 50%	Family	
Port Capital Village	Elkridge	3	14	LIHTC - 50%	Family	
			53			5
Tiber Hudson	Ellicott City	Eff	8	LIHTC - 50%	Senior	
			8			
TOTAL LIHTC - 50% UNITS						17

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Crossing	Columbia	1	24	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	1	48	LIHTC - 60%	Family	
Patuxent Square	Laurel	1	22	LIHTC - 60%	Family	
Parkview @ Columbia	Columbia	1	94	LIHTC - 60%	Senior	
Parkview @ Snowden River	Columbia	1	10	LIHTC - 60%	Senior	
Selborne House	Columbia	1	59	LIHTC - 60%	Senior	
Colonial Landing	Columbia	1	97	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	1	75	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	1	23	LIHTC - 60%	Senior	

Waverly Gardens	Woodstock	1	86	LIHTC - 60%	Senior	53
			538			
Orchard Crossing	Columbia	2	67	LIHTC - 60%	Family	
Port Capital Village	Elkridge	2	19	LIHTC - 60%	Family	
Ellicott Gardens	Ellicott City	2	11	LIHTC - 60%	Family	
Patuxent Square	Laurel	2	58	LIHTC - 60%	Family	
Parkview @ Snowden River	Columbia	2	6	LIHTC - 60%	Senior	
Selborne House	Columbia	2	13	LIHTC - 60%	Senior	
Parkview @ Ellicott City	Ellicott City	2	15	LIHTC - 60%	Senior	
Parkview @ Emerson	Laurel	2	10	LIHTC - 60%	Senior	
Waverly Gardens	Woodstock	2	16	LIHTC - 60%	Senior	
			215			21
Port Capital Village	Elkridge	3	19	LIHTC - 60%	Family	
			19			1
Colonial Landing	Columbia	Eff	2	LIHTC - 60%	Senior	
			2			
TOTAL LIHTC 60% UNITS						77

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Orchard Club	Elkridge	1	4	LIHTC - 80%	Family	
			4			
Orchard Club	Elkridge	2	45	LIHTC - 80%	Family	
			45			4
TOTAL LIHTC 80% UNITS						4

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Hilltop Apartments	Ellicott City	1	24	Local	Family	
Selborne House	Columbia	1	48	Local	Senior	
Morningside Park	Jessup	1	57	Local	Senior	
			129			12



Hilltop Apartments	Ellicott City	2	21	Local	Family	
Morningside Park	Jessup	2	3	Local	Senior	
			24			2
Hilltop Apartments	Ellicott City	3	42	Local	Family	
			42			4
Hilltop Apartments	Ellicott City	4	7	Local	Family	
			7			
TOTAL LOCAL UNITS						20

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Belmont Station	Elkridge	1	9	MIHU	Family	
Mission Place	Jessup	1	24	MIHU	Family	
Asbury Courts	Laurel	1	7	MIHU	Family	
			40			4
Belmont Station	Elkridge	2	19	MIHU	Family	
Penniman Park	Elkridge	2	19	MIHU	Family	
Mission Place	Jessup	2	37	MIHU	Family	
Asbury Courts	Laurel	2	14	MIHU	Family	
			89			8
Belmont Station	Elkridge	3	6	MIHU	Family	
			6			
TOTAL MIHU UNITS (LOCAL)						13

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Forest Ridge	Columbia	1	3	Section 236	Family	
Sierra Woods	Columbia	1	22	Section 236	Family	
			25			2
Forest Ridge	Columbia	2	7	Section 236	Family	
Sierra Woods	Columbia	2	61	Section 236	Family	
			68			6

Sierra Woods	Columbia	3	33 33	Section 236	Family	3
Sierra Woods	Columbia	4	12 12	Section 236	Family	1
TOTAL SECTION 236 UNITS						13

Development Name	Location	BR Size	# Units	Subsidy	Type	Total
Chimneys of Cradlerock	Columbia	1	17	Section 8	Family	
Fall River Terrace	Columbia	1	4	Section 8	Family	
Forest Ridge	Columbia	1	15	Section 8	Family	
Harper House	Columbia	1	42	Section 8	Family	
Hickory Ridge	Columbia	1	80	Section 8	Family	
Owen Brown Place	Columbia	1	169	Section 8	Family	
Ranleagh Court	Columbia	1	4	Section 8	Family	
Rideout Heath	Columbia	1	4	Section 8	Family	
Roslyn Rise	Columbia	1	4	Section 8	Family	
Sierra Woods	Columbia	1	6	Section 8	Family	
Waverly Winds	Columbia	1	4	Section 8	Family	
Ellicott Terrace	Ellicott City	1	4	Section 8	Family	
Chatham Gardens	Ellicott City	1	24	Section 8	Family	
Longwood Apartments	Columbia	1	97	Section 8	Senior	
Shalom Square	Columbia	1	35	Section 8	Senior	
Tiber Hudson	Ellicott City	1	2	Section 8	Senior	
Stevens Forest Apartments	Columbia	1	18	Section 8	Family	
			529			52
Chimneys of Cradlerock	Columbia	2	15	Section 8	Family	
Fall River Terrace	Columbia	2	23	Section 8	Family	
Forest Ridge	Columbia	2	53	Section 8	Family	
Harper House	Columbia	2	51	Section 8	Family	
Hickory Ridge	Columbia	2	23	Section 8	Family	
Owen Brown Place	Columbia	2	19	Section 8	Family	
Ranleagh Court	Columbia	2	17	Section 8	Family	
Rideout Heath	Columbia	2	32	Section 8	Family	
Roslyn Rise	Columbia	2	2	Section 8	Family	
Sierra Woods	Columbia	2	15	Section 8	Family	
Waverly Winds	Columbia	2	25	Section 8	Family	
Ellicott Terrace	Ellicott City	2	56	Section 8	Family	

Chatham Gardens	Ellicott City	2	20	Section 8	Family	
Longwood Apartments	Columbia	2	3	Section 8	Senior	
Stevens Forest Apartments	Columbia	2	60	Section 8	Family	
			414			41
Chimneys of Cradlerock	Columbia	3	8	Section 8	Family	
Fall River Terrace	Columbia	3	6	Section 8	Family	
Forest Ridge	Columbia	3	30	Section 8	Family	
Hickory Ridge	Columbia	3	5	Section 8	Family	
Ranleagh Court	Columbia	3	4	Section 8	Family	
Rideout Heath	Columbia	3	13	Section 8	Family	
Roslyn Rise	Columbia	3	9	Section 8	Family	
Sierra Woods	Columbia	3	9	Section 8	Family	
Waverly Winds	Columbia	3	6	Section 8	Family	
Stevens Forest Apartments	Columbia	3	30	Section 8	Family	
			120			12
Fall River Terrace	Columbia	4	4	Section 8	Family	
Ranleagh Court	Columbia	4	2	Section 8	Family	
Rideout Heath	Columbia	4	6	Section 8	Family	
Roslyn Rise	Columbia	4	3	Section 8	Family	
Sierra Woods	Columbia	4	2	Section 8	Family	
Waverly Winds	Columbia	4	6	Section 8	Family	
			23			2
Harper House	Columbia	Eff	7	Section 8	Family	
Shalom Square	Columbia	Eff	15	Section 8	Senior	
			22			2
TOTAL SECTION 8 UNITS						110
*Source – 2010 Howard County Rental Housing Survey						

#### OCCUPANCY BREAKDOWN BY LOCATION

Area	Total Population	Total	Occupied	Vacant	Area	Total Population	Total	Occupied	Vacant
6011.03	5,763	2,072	2,012	60	6054.01	5,149	2,492	2,380	112
6011.04	5,761	1,736	1,678	58	6054.02	7,055	3,877	3,570	307
6011.05	3,992	1,674	1,605	69	6055.02	5,182	2,197	2,119	78
6011.07	4,214	1,807	1,694	113	6055.03	6,262	2,537	2,441	96

6011.08	3,746	1,520	1,478	42	6055.04	2,737	778	770	8
6012.01	7,544	3,007	2,840	167	6055.05	6,169	1,874	1,847	27
6012.03	3,893	1,044	980	64	6056.01	6,075	2,856	2,670	186
6012.04	5,229	2,025	1,923	102	6056.02	7,610	3,074	2,995	79
6021	7,852	2,571	2,508	63	6066.01	2,875	1,066	1,045	21
6022.01	3,282	1,123	1,068	55	6066.03	7,696	3,070	2,942	128
6022.02	5,306	1,951	1,914	37	6066.04	4,037	1,636	1,566	70
6023.02	6,842	2,515	2,449	66	6066.06	4,744	2,094	1,963	131
6023.03	3,736	1,246	1,218	28	6066.07	4,530	1,607	1,581	26
6023.04	4,729	1,585	1,567	18	6067.01	2,603	963	938	25
6023.05	3,667	1,267	1,247	20	6067.04	7,072	2,770	2,700	70
6023.06	5,220	2,264	2,163	101	6067.05	2,011	859	818	41
6026	7,113	2,997	2,814	183	6067.06	4,798	1,956	1,893	63
6027	5,014	1,791	1,735	56	6067.07	3,755	1,510	1,450	60
6028	5,813	2,242	2,079	163	6068.03	5,523	2,471	2,371	100
6029	4,123	1,829	1,752	77	6068.04	3,202	1,321	1,278	43
6030.01	5,401	2,070	1,999	71	6068.05	4,145	1,320	1,297	23
6030.03	4,186	1,400	1,365	35	6068.06	6,441	2,184	2,149	35
6030.04	6,199	2,132	2,046	86	6069.01	5,549	2,086	1,999	87
6040.01	6,275	2,119	2,027	92	6069.04	3,977	1,465	1,325	140
6040.02	7,624	2,557	2,445	112	6069.05	6,644	2,538	2,349	189
6051.02	8,211	2,732	2,609	123	6069.06	5,615	1,999	1,916	83
6051.03	5,075	1,693	1,643	50	6069.07	5,503	2,268	2,170	98
6051.04	4,316	1,445	1,349	96	Total Units			109,282	
Total Population				287,085	Occupied		104,749	Vacant	4,533

## Barriers to Affordable Housing

Most first-time homebuyers of affordable housing utilize FHA mortgages because of the minimal down payment requirements and allowance for seller paid closing costs. In the past, this loan program allowed manual underwriting procedures for homebuyers with little or no credit, or even blemished credit. This loan program also provided the most flexibility with debt-to-income ratios to assist low- or moderate income families in qualifying as first-time homebuyers. In 2010, HUD changed the FHA underwriting guidelines regarding credit scores and mortgage insurance requirements. Imposing minimum credit scores, increasing downpayment requirements and changing the mortgage insurance premiums based on loan-to-value ratios has made it more difficult for potential homebuyers to qualify for FHA financing.

Source: HUD Mortgagee Letter 10-28 and 10-29

In 2009, HUD made other changes to the FHA regulations regarding owner occupancy to investor ratios, condo concentration percentages, and maximum condo delinquency rates in each project. As foreclosures increased the inventory of vacant condos and homes, the guideline changes severely impacted the first-time homebuyer market. Condo fees for vacant units went unpaid so delinquency rates increased. Homebuyers were denied FHA financing when the number of FHA loans in a condo community reached a maximum concentration of 50% for existing homes and 30% for new

construction. Existing condo owners could not sell their units to new first-time homebuyers because the FHA guidelines regarding condo concentration would not permit new FHA mortgages in the community. If current owners of affordable housing units couldn't sell, they couldn't move up into more expensive housing. The tightening of credit lending standards has negatively affected the affordable housing market for the last three years and will continue to do so until the lending guidelines and regulations are reviewed for feasibility and revised as needed.

Source: HUD Mortgagee Letter 2009-46A-B

## **Vacant or Abandoned Buildings**

There are no vacant or abandoned buildings that have been identified as suitable for rehab for the creation of affordable housing at this time.

## **Homeless Facilities and Services**

Please refer to Section III. Housing, Homeless and Special Needs, for the current inventory of beds in the county's shelters and permanent supportive housings and the same section, for the inventory of homeless facilities.

# **IV. Housing, Homeless and Special Needs**

## **COMMUNITY DEVELOPMENT NEEDS**

### **Cost of Housing**

Another group affected by the shortage of affordable housing are elderly persons over 55. This group is expected to dramatically increase as baby-boomers retire. Another concern is the ongoing displacement of low –and moderate – income households located in mobile home parks in the Route 1 corridor. As the County moves to revitalize the area and property values increase, several parks have closed and others will close in the near future.

A recent report by the Howard County Department of Planning has determined that in 2005, the typical first time homebuyer in Howard County (income 50 percent of medium) could only afford a home priced 37 percent below the median priced home available to first time buyers, or \$168,683.

The estimated average (mean) wage for a renter was \$13.17 in 2005. In order to afford a two-bedroom apartment at this wage, a renter would have had to work 55 hours per week, 52 weeks per year. It is estimated that a minimum wage worker in Howard County earned \$5.15 an hour in 2005. In order to afford a two-bedroom apartment at this wage, a renter would have had to work 142 hours per week, 52 weeks per year. (Source: Out of Reach 2005 – Howard County, National Low Income Housing Coalition, January 2006).

The discussion above illustrates the problems of housing affordability in Howard County particularly for low –and moderate – income residents. Housing affordability has become a major issue in Howard County, the region, and across the country. In Howard County there has been much discussion concerning slowing growth and the need to expand the supply of affordable housing including expanding the County's Moderate Income Housing Unit Program (MIHU).

The 2000 Housing Census for Howard County provides information on occupants per room. This information can be used as an indication of overcrowded housing conditions. Of the estimated 90,043 housing units in Howard County in 2000, only 2,064 or 2.1 percent had 1.01 or more occupants per room. Overcrowding does not appear

to be a major problem in the County.

In addition, the 2000 Housing Census indicates that only 240 units lack complete plumbing facilities and 401 lack complete kitchen facilities. The CHAS data indicates a high percentage of renters and owners, particularly low and moderate income households, have some type of housing problem including cost burden, overcrowding and/or without complete kitchen or plumbing facilities. The data also indicates that most of these high percentages are due to cost burden as discussed above. Substandard housing is not a major problem in the County.

The County has defined standard, substandard and substandard but suitable for rehabilitation as follows:

**Standard housing** – housing which generally meets Howard County’s housing codes, is structurally sound, has operable indoor plumbing, operable electricity and heating systems and a kitchen.

**Substandard housing** - one which lacks operable and complete plumbing facilities; electricity; a safe source of heat; a kitchen; has been declared unfit for habitation by an agency or unit of government; and /or is overcrowded (more than one person per room).

**Substandard housing but suitable for rehabilitation** – housing which meets the above definition, but can be rehabilitated in compliance with the County’s Single Family Rehabilitation Loan Program for costs not to exceed the Rehab Loan Program limit, which is currently \$30,000.00.

### **Anti-Poverty Strategy**

As discussed in Chapter I, Community Profile, the 2000 Census indicated that 9491 Howard County residents, about 3.9 percent of the population, were below the poverty line. The Census data shows that 1,688 families were below the poverty line and 2,619 children. The 2005 estimates for Howard County indicate that 8,373 resident were in poverty representing 3.7 percent of the population. 3,057 of these residents were children 0-17 years of age.

In data provided by the Department of Social Services, the welfare to work agency for Howard County, the welfare case load has dropped significantly. In January of 1995 the Howard County case load was 2,843. As of November 2000, the case load was 338 representing a reduction of 88.1 percent. Table 5-3 shows that while the number of welfare cases dropped, the Medical assistance and purchase of care for childcare increased.

The Community Action Council (CAC) provides grants, in the form of eviction prevention assistance, to income eligible households facing the loss of their housing. Additionally, they have funds to provide emergency cash assistance to those who are in danger of utility turn-offs and provide a means of overcoming utility debt preventing a household from getting utilities when they move into a new location. Counseling services are also provided to assist income eligible customers with information and referral necessary to overcome obstacles in the way to self-sufficiency. CAC also has funds available to help with the first month’s rent to help those who have found housing but are having difficulty with the security deposit plus the first month’s rent.

Job training is also provided through Employment and Training as well as a Job Training program sponsored through The Howard Community College Educational Foundation funded by the CDBG program.

Child Care is available through the Howard Community College Educational Foundation for income eligible students while they participate in curricula that will lead to a new job. Purchases of Care vouchers are also available for DSS Customers to assist with childcare expenses.

The County transit system, known as Howard Transit, has recently restructured and coordinated transit services in the County to better serve client needs. The restructured system has a fixed route bus service operating in the more populated portions of the County, including Columbia, Ellicott City, Dorsey, Savage and North Laurel. The system also includes a by request curb-to-curb Para-transit service which serves the clients of various County social service programs for the elderly, low income and disabled which meets the Americans with Disabilities Act (ADA). The County has also instituted a morning and evening peak period shuttle bus operation, known as Spirit Shuttle, that provides free bus service between the MARC rail system and employment sites in the I-95/US 1 corridor and Western Anne Arundel County.

Housing for those living in poverty and other income eligible citizens is essential for family stabilization. Without the basic shelter, all the support programs discussed above will not be given an opportunity to work. The County Housing assistance programs are described in the Housing Market Analysis, Chapter IV.



## **V. Strategic Plan**

Howard County's Five-Year Strategic Plan and the identified goals and strategies address the priorities for allocating investment in housing and community development to meet the needs outlined in this document for the period FY2011-FY2010.

### **Housing and Community Development Goals**

#### **Summary of Objectives and Outcomes**

As part of its five-year strategic plan the County has developed a set of goals that address housing and community needs. The goals were developed as a result of the needs assessment. The County's priority for financial assistance for housing, supportive services and community development needs for low/moderate income residents is based on the goals. The majority of activities will be implemented countywide. The new Outcome Performance Measurement System developed by HUD has been incorporated into this plan. Objectives and Outcomes are also identified at the project level in the annual Action Plan.

#### ***Priority Non-Housing Community Development Needs***

There are several non-housing community development needs that have emerged as major priorities. Four of the five areas identified in this third Consolidated Plan were also identified in the second Consolidated Plan. These include transportation, affordable childcare and employment. A new non-housing need identified is emergency/crisis services. These needs directly impact the ability of very low, low and moderate-income individuals and families to afford housing in the County. Working with residents to achieve self-sufficiency continues to be critical in order to reduce the cost burden in the above noted areas of need. In the same respect, affordable services need to be accessible to this population in order to maintain employment and move toward career advance to improve self-sufficiency.

The need to assist seniors and the disabled to age in place and /or earn a living is a continued focus in this plan. The foreign-born population increased from 6.1% to 11.3% of the total population between 1990 and 2000. They face the same challenges of other low/moderate income persons coupled, in many instances, with language and cultural barriers that make the move toward self-sufficiency even more challenging. Providing opportunities for children and youth which provide a safe and productive after school environment continued to be needed. Revitalization of the Route One Corridor is continuing into this strategic plan as well as revitalization of the Route 40 Enhancement Area. Support of anti-crime programs by the Police Department will continue. Strategies identified in this Consolidated Plan address these areas of need.

## Specific Strategies and Objectives

The area of need categorizes the goals. In some instances components of one goal may be included in another. Goals are indicated as Roman numerals. Objectives, outcomes and outcome indicators are included in the FFY2011 Action Plan for each identified project.

### Housing

**Goal I.** Expand opportunities for diverse and affordable housing options that are available for all income levels at or below 80% of median

The *objective* is decent affordable housing and the anticipated *outcome* is Affordability and Availability/Accessibility

#### Strategies

- Preservation and rehabilitation of existing affordable housing stock
- Homeownership Assistance to include shared appreciation and housing targeted to households between 60% - 80% of AMI
- Acquisition rehabilitation and conversion of available vacant properties for the creation of affordable rental housing
- Creation of sustainable, cash-flowing, mixed-income communities
- Continue to utilize tax credits and other favorable financing plans to encourage new construction of affordable housing
- Partner with local community organizations to revitalize older neighborhoods and assist homeowners in maintaining and improving properties while allowing them to remain affordable
- Provide technical assistance to homeowners in accessing funding and/or resources to maintain and improve properties.
- Continue to expand, modify and market existing homeownership programs for low/moderate-income buyers
- Identify opportunities for new partnerships with the business sector and real estate companies
- Continue to leverage the resources of the Shared Appreciation Program to make homeownership affordable in conjunction with the Moderate Income Housing Units (MIHU) Program.
- Support implementation of zoning laws and subdivision regulations that encourage the development of affordable housing

- Encourage and assist non-profit organizations with efforts to acquire and rehab property to be used as affordable rental housing for seniors, the disabled or other low/moderate-income individuals and families with special needs

## **Homelessness**

**Goal II.** Comprehensively address the issue of homelessness by providing a Continuum of Care system that utilizes a “Housing First” approach to homelessness prevention and intervention

The *objective* is suitable living environment and decent affordable housing *outcome* is Affordability and Availability/Accessibility

**Please refer to Section III. Housing, Homeless and Special Needs for Goals and Strategies**

## **Self Sufficiency**

**Goal III.** Expand and support a variety of affordable housing options, which in conjunction with needed supportive services, will maximize opportunities for residents to achieve both social and economic self-sufficiently.

**Objective:** *Creating Economic Opportunities* Outcome: Suitable Living Environment and Decent Affordable Housing, Sustainability

### **Strategies**

1. Continue to support the efforts of the Department of Citizen Services in its programs for persons with disabilities and the senior population of Howard County.
2. Continue to support the development of affordable housing with appropriate accommodations and services for low income special needs population.
3. Continue to assist income-eligible special needs homeowners to modify their homes to improve accessibility so they can remain in their homes.
4. Support and encourage the use of Universal Design Standards in new construction and the County’s rental housing properties.

5. Continue with programs like Personal Assistance Services that might be required for an individual to age in place or be able to go to work.
6. Continue to assist community based special need service providers to acquire or rehabilitate homes for special needs persons
7. Continue to provide grants to low to moderate-income homeowners seniors and those with disabilities to rehabilitate their homes to meet emergency needs and to make them more accessible.
9. Develop and support programs to provide affordable elements of assisted living to income eligible seniors.
10. Support increased linkages with volunteers, service and faith based organizations business associations and other partners to assist seniors and disabled homeowners with assessing home repairs and maintenance needs
11. Opportunities for children and youth that increase health behaviors and improve academic success



# **Annual Action Plan Program Year 2011**

**Prepared by  
Howard County Department of Housing and Community Development  
6751 Columbia Gateway Drive  
Columbia, Maryland 21046**

**Submission Date - May 1, 2011  
U.S. Department of Housing and Urban Development**

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## ***Executive Summary***

The Howard County Consolidated Plan, for federal fiscal years 2011-2015, is a five-year strategic plan that is required by the U.S. Department of Housing and Urban Development (HUD). The plan outlines the specific goals and objectives designed to meet the County's major housing and community needs.

Each year, the County adopts the Annual Action Plan, which describes the specific actions the county will take during the upcoming program year to implement the goals and objectives outlined in the Consolidated Plan. HUD prescribes the form and content of the Annual Action Plan. This is the County's fifth Annual Action Plan under the current Five Year Consolidated Plan.

## ***Evaluation of Past Performance***

Over the past five years Howard County Housing<sup>a</sup> (HCH or Housing) has taken strategic steps to meet the goals and objectives identified in the last Consolidated Plan. A combination of staffing enhancements within the department, increased community outreach, and the development of critical partnerships with non-profit providers have allowed HCH to move forward with several significant housing and community development initiatives. The *Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2009 through June 30, 2010*, includes a detailed evaluation of projects relative to the projected goals. Please refer to that report for more detailed information.

During the previous year, Howard County Housing continued its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the previous year Action Plan, a draft of the Affordable Housing Strategic Plan was developed, which identified specific strategies for bridging the County's acute affordability gap. Since July 1, 2010 HCH posts the following accomplishment highlights:

- Since the acquisition of Columbia Landing, HCH has invested approximately \$1.2 Million in capital improvements to address electrical, plumbing, and mechanical systems. Columbia Landing is currently 96% leased.
- Following an energy audit of the 26 units of Public Housing-scattered sites, Howard County Housing used ARRA Capital Funds to replace window, sliding glass doors, HVAC and/or air conditioner units as needed to reduce the loss of energy and increase efficiency on mechanical items.
- Acquired an adjacent parcel and completed in Fall 2010, the construction of a temporary parking for Ellicott Garden's residents that provides an additional 55 parking spaces. This parcel is slated for future development in 2011/2012.
- Currently in the process of finalizing the master plan, design for the new Roger Carter Recreation center, and applying for financing through the state of Maryland under the New Issue Bond Program. The sustainable mixed-income

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<sup>a</sup> Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

community would feature 206 rental units in a mix of manor homes, two over two townhomes, and garden apartments.

- Generated plans for the future development of Jones Rd/Glens at Guilford II - Proposed 20 single family, affordable homeownership units. (Currently in pre-development stage)
- Generated plans to Develop Cottages at Greenwood, formerly the Glens at Guilford into 10 single family affordable homeownership units. (Currently in the pre-development stage) Closed on construction financing on March 18, 2011. Work anticipated to start by April 15 with first units scheduled for delivery Q3 2011.
- Issued a RFP for the renovation of Morningside Park, a 60 unit senior rental community. Phase I includes the installation of new energy efficient HVAC systems which will be installed on/or before May 31, 2011. Phase II will include various residential upgrades inclusive of new paint, carpet and Energy Starr appliances, as well as, overall upgrades to the various common spaces located throughout the building. It is anticipated that Phase II will be completed on/or before November 2011.

To address the demand for job training and readiness, Howard County Housing continued to utilize our local Community Based Development Organization (CBDO) under the CDBG Special Economic Development category. The Howard Community College Educational Foundation's outcomes are designed to move individuals toward increased economic self-sufficiency and expanded opportunities for obtaining affordable homeownership or rental housing. The demand increased participation once again due to individuals looking for ways to re-skill or up-skill in hopes of regaining or securing employment.

Also as expected, the demand for assistance across all types of services within the human and social service sector increased over the past year. Howard County Housing continued to support local agencies and non-profits by funding public service activities and specifically aligned with projects and programs that are viewed as the core components of the County's Continuum of Care (CoC) delivery of services and housing for the homeless.

The Howard County Department of Citizen Services (DCS) is responsible for coordinating the CoC activities that address the needs of the homeless and those at risk of becoming homeless. This department acts as the human services arm of county government. The DCS data concerning the County's Continuum of Care shows that the number of inquiries for assistance with basic needs such as food, utility and housing crisis assistance continues to rise.

### ***Summary of Citizen Participation Process***

The County holds several public hearings throughout the year to allow input from non-profit providers and the general public on the annual Action Plan process and Action Plan Amendments. Each year, HCH develops a schedule identifying dates, times and locations of hearings and meetings to ensure that citizens are afforded the opportunity to comment on community needs and the proposed activities contained in the Action Plan. The schedule for FFY 2011 is included in Appendix C. In addition to the public hearings and meetings, HCH publishes notices in local newspapers regarding the Action Plan Process and related Requests for



Proposals (RFP) and distributes such notices to several non-profit and funding partners to be included in newsletters and posted to websites. Requests For Proposals, the Consolidated Annual Performance Report (CAPER) and the Annual Action Plan are posted to the Housing department's webpage located on the County's website. Public Notices and the aforementioned documents are also made available at Howard County libraries.

### ***Summary of Consultation Process***

HCH collaborates with human service providers such as the Community Action Council of Howard County, Grassroots Crisis Intervention Center, the Salvation Army and other county departments and public agencies such as the Department of Citizen Services, the Howard County Public Schools System and the Department of Social Services. The goals set forth in the consolidated plan are established through shared data with local providers and they collaborate when creating planning and needs assessment documents. Public officials, public and private nonprofit agencies serving special needs populations, interagency collaborators, advocacy groups, advisory boards and other general consumers of services are all involved in the consultation process. Each year, HCH obtains quantitative, qualitative and anecdotal information from its project partners and subgrantees, to help determine priority needs and the strategies that can be used to best address the needs. Due to the similarity in populations being served, HCH works very closely with the Department of Citizen Services and other agencies represented on the Howard County Local Board on Homelessness (now a subcommittee of the Howard County Board to Promote Self-Sufficiency) to prevent duplication of effort and maximize the allocation and utilization of like resources.

### ***Summary of Efforts to Broaden Public Participation***

The Howard County Citizen Participation Plan includes efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision-impaired persons). There have been improvements to HCH's web page in order to keep citizens better informed. New features are being added to allow citizens to pay bills on-line and submit requests electronically. The web-site display up-to date news, current events and County contact information. In addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

- Alternative formats of this Notice, such as Braille and, large print can be made available upon request.
- A sign language interpreter will be available upon request by contacting the Department of Citizen Services at (410) 313-6400 or (410) 313-6401 (TTY) a minimum of three (3) working days prior to the hearing.
- Efforts will be made to accommodate the disabled and non-English speaking citizens with three (3) days advance notice to Tiffany L. Smith, Special Assistant to the Director, at (410) 313-6491.

The text was provided in part by the Howard County Department of Citizen Services' Office of Disabilities Services.

## ***Summary of Public Comments***

Comments received during the planning process are included in Appendix C of this document.

### ***I. Sources of Funds***

#### ***A. Federal Resources (Entitlement Funds)***

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Projects must be consistent with the goals identified in the County's Consolidated Plan. The federal resources to implement these projects are a combination of CDBG and/or HOME funds and any program income received (PI) as a result of repayment from loans made with CDBG and HOME.

<b>Program</b>	<b>Amount</b>
Community Development Block Grant	\$1,262,568.00
CDBG Program Income Estimate	0
HOME <sup>b</sup>	\$542,894.00
HOME Program Income	0
<b>Total Action Plan Budget</b>	<b>\$1,805,462.00</b>

It is estimated that nearly one hundred percent of CDBG funds will be used for activities that benefit persons of low-and moderate-income. When an activity benefiting a limited clientele is implemented, at least 51% of those benefited will be low- or moderate-income persons. It continues to be the County's goal to serve 100% low- and moderate-income persons.

#### ***B. Additional Federal Resources***

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2010 the County received \$8,974,822. The amount available for FFY2011 is \$8,974,822.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

<b>PROGRAM YEAR 2011 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCs)</b>			
<b>PROJECT</b>	<b>LIHTCs</b>	<b>TOTAL PROJECT COST</b>	<b>STATUS</b>
Monarch Mills (formerly known as Guilford Gardens) – 269 Rental Units	\$1,489,053 annual allocation	\$43,291,000	Demolition Underway
Hilltop Redevelopment	TBD	TBD	Planning
Ellicott Terrace	TBD	TBD	Planning

3. The County has been awarded and will utilize the following Economic Development Initiative – Special Projects (EDI-SP) funds during the upcoming program year:

<b>PROGRAM YEAR 2011 Economic Development Initiative – Special Projects (EDI-SP) : CONGRESSIONAL GRANT ALLOCATIONS</b>			
<b>PROJECT</b>	<b>AWARD AMOUNT</b>	<b>TOTAL PROJECT COST</b>	<b>STATUS</b>
Monarch Mills (formerly known as Guilford Gardens) Morningside Park– (Community Rooms / Technology Upgrades)	FFY09 = \$380,000	\$43,291,000	Demolition Underway @ Monarch Mills
Morningside Park – Community Room & Health and Wellness Center	FFY2010 = \$487,000	TBD	EDI-SP Application in process

**C. Additional Federal, State and Local Funds for the Continuum of Care Program**

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight of the County's Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. Howard County Housing works to ensure that the activities of both county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention,

intervention and housing activities during FFY2011:

**McKinney-Vento Competitive Grant Awards**

**Supportive Housing Program (SHP) (MD06-504)**

- Permanent Housing For Homeless Persons with Disabilities - \$430,368
- Transitional Housing For Homeless Families - \$70,504.00

**McKinney-Vento Non-Competitive Grant Awards**

**Shelter Plus Care (S + C) – Howard County Mental Health Authority**

- Permanent Housing for Homeless Persons - \$163,248

**Other Federal**

**Emergency Food and Shelter National Board Program (Phase 28) - \$62,558**

- Mass Shelter Operation
- Mortgage/Rent/Utility Subsidy
- Meals Served

**The Emergency Food Assistance Program (TEFAP) - \$3,000.00 (\$9,000 for 3 year period)**

- Food Assistance

**State of Maryland**

**Maryland Department of Housing and Community Development (DHCD)**

**Emergency Shelter Grant Non-Entitlement (ESG) - \$21,575**

- Mass Shelter Operations
- Eviction Prevention

**Maryland Department of Human Resources (DHR)**

**Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$88,269**

- Mass Shelter
- Eviction Prevention/One Month's Rent

**Rental Assistance Program (RAP) - \$40,000 Rental Subsidy (amounts based on family size)**

## **Local**

### **Community Service Partnerships (CSP) – County General Fund**

(The amounts shown are pending final approval by the Howard County Council)

- Grassroots - **\$1,285,057** – Emergency Shelter & Crisis Services
- Bridges to Housing stability, Inc. - **\$163,000**
- Community Action Council - **\$665,230**
- Domestic Violence Center - **\$461,027**

### **Family Stabilization Program – Department of Citizen Services Operating - \$250,000**

- Permanent Housing & Case Management For Homeless Families
- Housing and Utility Assistance For Persons with Disabilities and Seniors
- Crisis Services for at-risk populations

### ***D. Plan for Leveraging Private and Non-Federal Funds***

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities as well as homeownership options for low- and moderate-income households.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists the low to moderate income citizens of Howard County.

HCH will continue to utilize revenue from Transfer Tax and Bond Financing when appropriate and available. State funds from the Maryland Department of Housing and Community Development and the Maryland Department of the Environment (MDE) will be used as integral parts of proposed funding strategies in connection with upcoming redevelopment efforts such as Monarch Mills, Ellicott Terrace and Hilltop.

A proposed budget of \$155,300 for the County's Housing Initiative Loan Fund and \$3,824,553 in capital funding for housing programs has been submitted for County fiscal year 2012.

The County does not anticipate having any CDBG float-funded activities. The County receives ESG funding through the State of Maryland.

## II. Summary of Specific Annual Objectives (Table 3A)

### Summary of Specific Annual Objectives (FFY2011)

<b>Goal I. Expand opportunities for diverse and affordable housing options available to all income levels at our below 80% of AMI (Area Median Income).</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Rehabilitate group home for persons with disabilities	HOME Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated.
Provide funding for housing repairs and modifications for the elderly and individuals with disabilities.	CDBG Howard County Government	Decent Affordable Housing	Affordability Availability Accessibility	4 units will be modified or rehabilitated for the elderly and disabled and an additional 50 home visits and assessments will be conducted through the Home Repair and Modification Program administered by the Howard County Office on Aging.
Support the development of affordable housing with appropriate accommodations and services for low moderate income special needs populations	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units
Expand the supply of affordable housing through development of sustainable cash flowing mixed-income communities.	HOME LIHTC MDE EDI MEA State Partnership Funds HUD 221 (d4)	Decent Affordable Housing	Affordability Availability Accessibility	-Approximately 112 units will be constructed during this program year. Monarch Mills  - Hilltop Redevelopment- # of units TBD
Provide homeownership assistance that will expand homebuyer opportunities for households between 60% and 80% of AMI.	HOME CDBG Enterprise Community Loan Fund HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 10 homeownership units will be constructed during this program year. Cottages at Greenwood

**Goal 2. Comprehensively address the issue of homelessness by providing a continuum of care system that utilizes a housing first approach to homelessness prevention and intervention.**

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide emergency shelter to individuals and families that are <u>newly chronically</u> homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 individuals will be served –Grassroots Emergency Motel Program.  Approximately 160 individuals will be served by Bridges to Housing Stability.
Acquire Public Facility to house individuals who are <u>newly chronically</u> homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately <del>125</del> 40 individuals will be served.
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 750 individuals will be served by the U.s Route 1 Day Resource Center.

**Goal 3. Self-Sufficiency**

Strategy	Source of Funds	Objective	Outcome	Estimated Outputs
Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	CDBG	Creating Economic Opportunities	Availability Accessibility	An estimated 68 persons will benefit from the Personal Care Assistance and Related Services Program administered by the Howard County Office on Aging.
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Creating Economic Opportunities	Availability	40-50 youths are expected to participate in the Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks.
Provide funding for partial leasing costs for public facility that houses multiple organizations to provide one-stop access to human services for low income residents in the North Laurel and Savage areas of Howard County.	CDBG	Creating Economic Opportunities	Accessibility	300 CAC

Provide funding for CBDO's to carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability	262 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation:  <b>Child Care Training RENEW Program Empowerment Program</b>
Continue to support affordable child care programs to allow for training/education opportunities thus increasing economic advancement for low-/moderate-income individuals	CDBG	Creating Economic Opportunities	Accessibility	36 children are expected to benefit from the HCC Educational Foundation - Child Care Tuition Assistance Program



### ***III. Activity Descriptions of Proposed Projects and Outcome Measures***

This Action Plan is the first annual plan under the County's fourth Five-Year Consolidated Plan. The Plan includes priority needs identified in the CAC *Community Needs Assessment*, as well as needs identified in the *Human Services Master Plan*. This is the fifth year in which HUD's Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered into the HUD Integrated Disbursement and Information System (IDIS) at the "activity" level. Outcome indicators will also be included with each project. The County's quarterly report form has been revised to reflect HUD's OPMS. The "Table 3C" format is used to provide a listing of projects and descriptions, funding and other information required by IDIS. The following areas address Priority needs: Youth Programs, Affirmatively Furthering Fair Housing, Housing Programs, Economic Development, Homeless Programs and Special Needs.

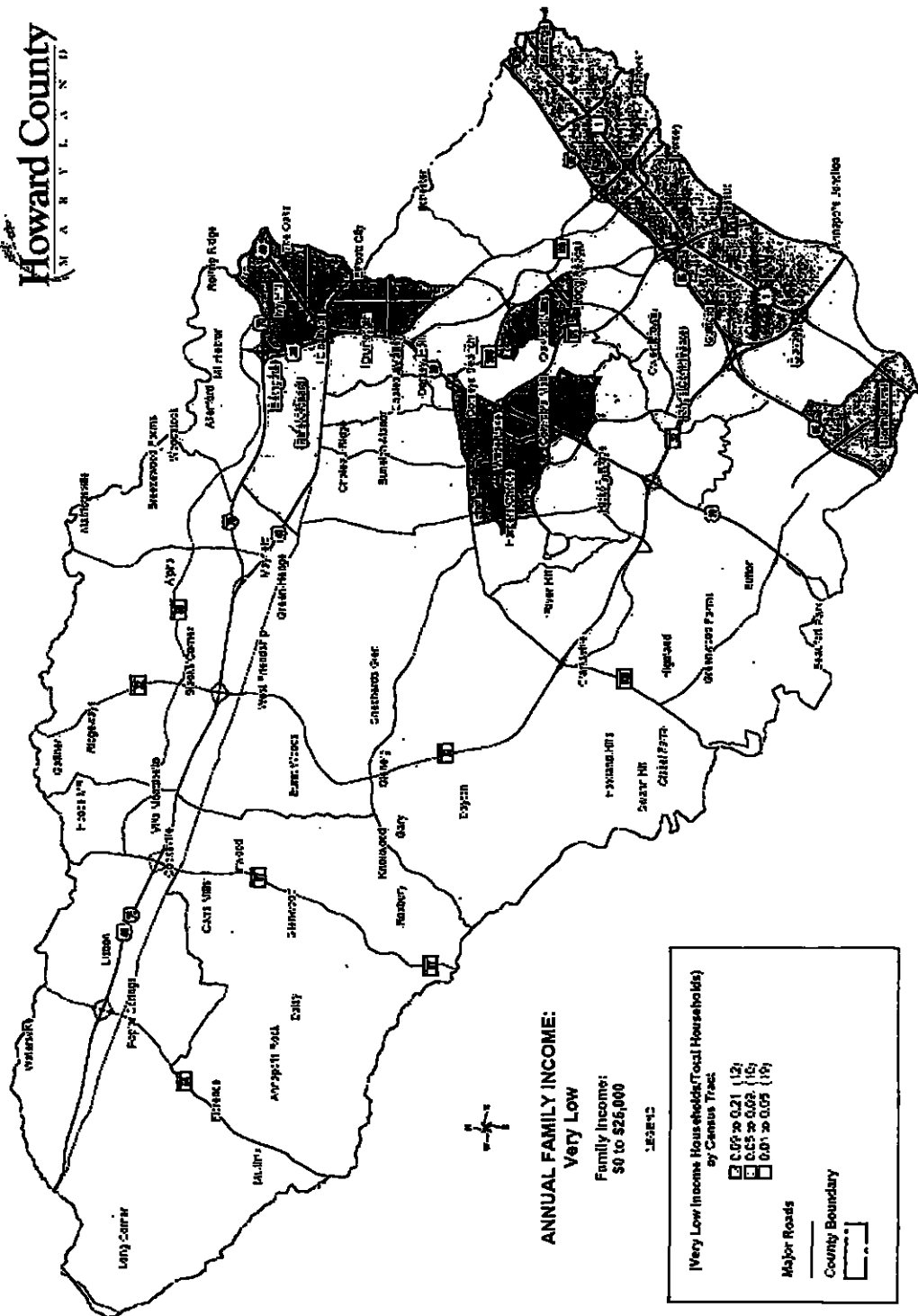
With the new Consolidated Plan, assisting low-/moderate-income persons to move toward self-sufficiency and programs that specifically address housing needs will be the areas of emphasis towards our goals.

### ***IV. Geographic Distribution***

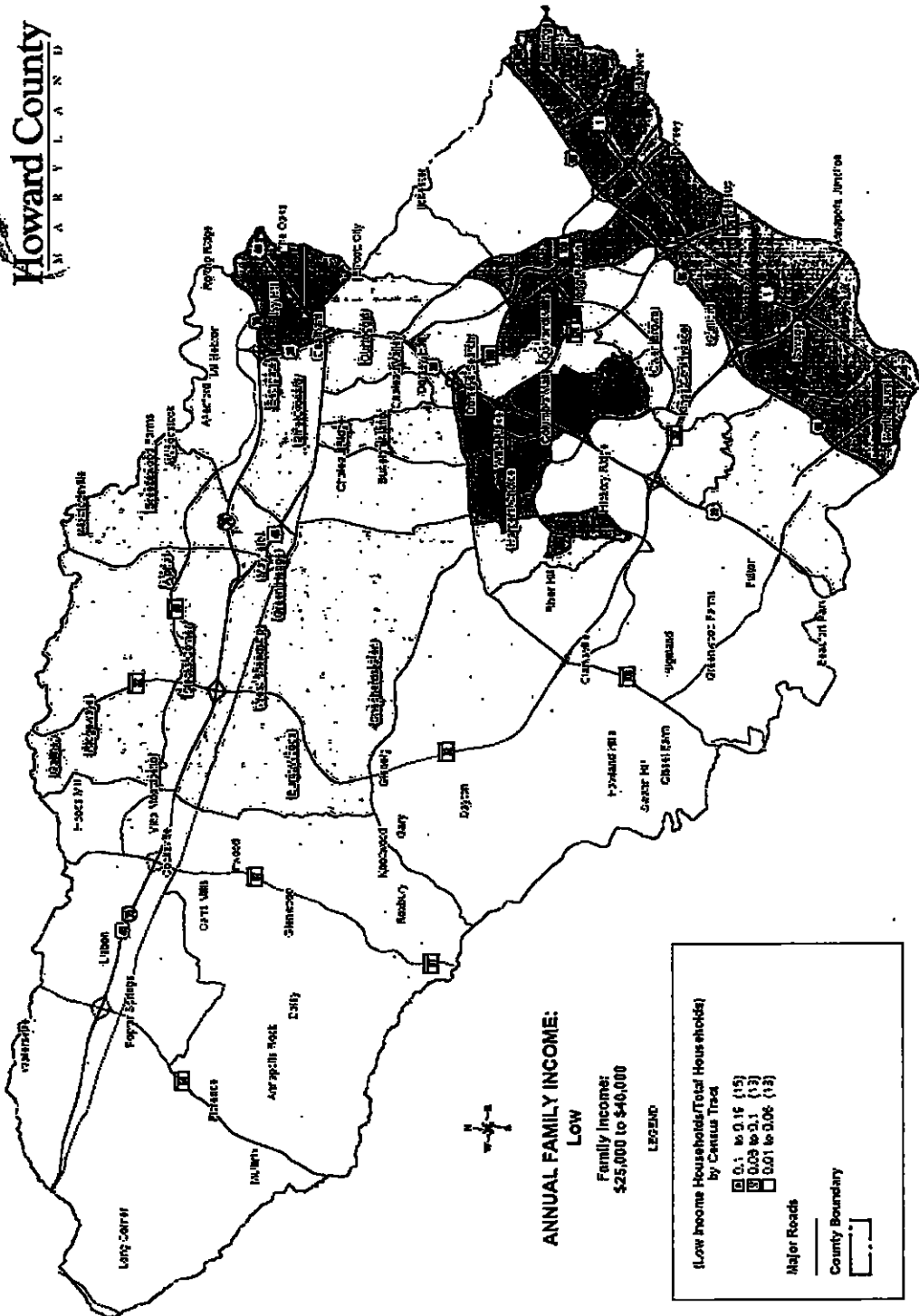
For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the fifteen (15) projects under CDBG included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports and this is entered into the IDIS database. The information is then reported in the annual Consolidated Annual Performance Report (CAPER), which provides the general public as well as HUD representatives the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program. The programs have been designed and are being implemented to serve low- and moderate-income persons on a countywide basis. We have been able to provide equal opportunity for low- and moderate-income persons interested in participating in the programs.

The Roger Carter After-School Program / Teen Center/ Summer Recreational are continuing efforts to provide children and youth opportunities to increase healthy behaviors and improve academic success. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic disadvantage and without CDBG assistance, would not be able to access or afford similar market rate programs outside of their immediate community. This program addresses Goal 3 of the Consolidated Plan. Census data maps are included in the Action Plan to show the distribution of income and race data within the County. However, as noted above, all but one project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation.

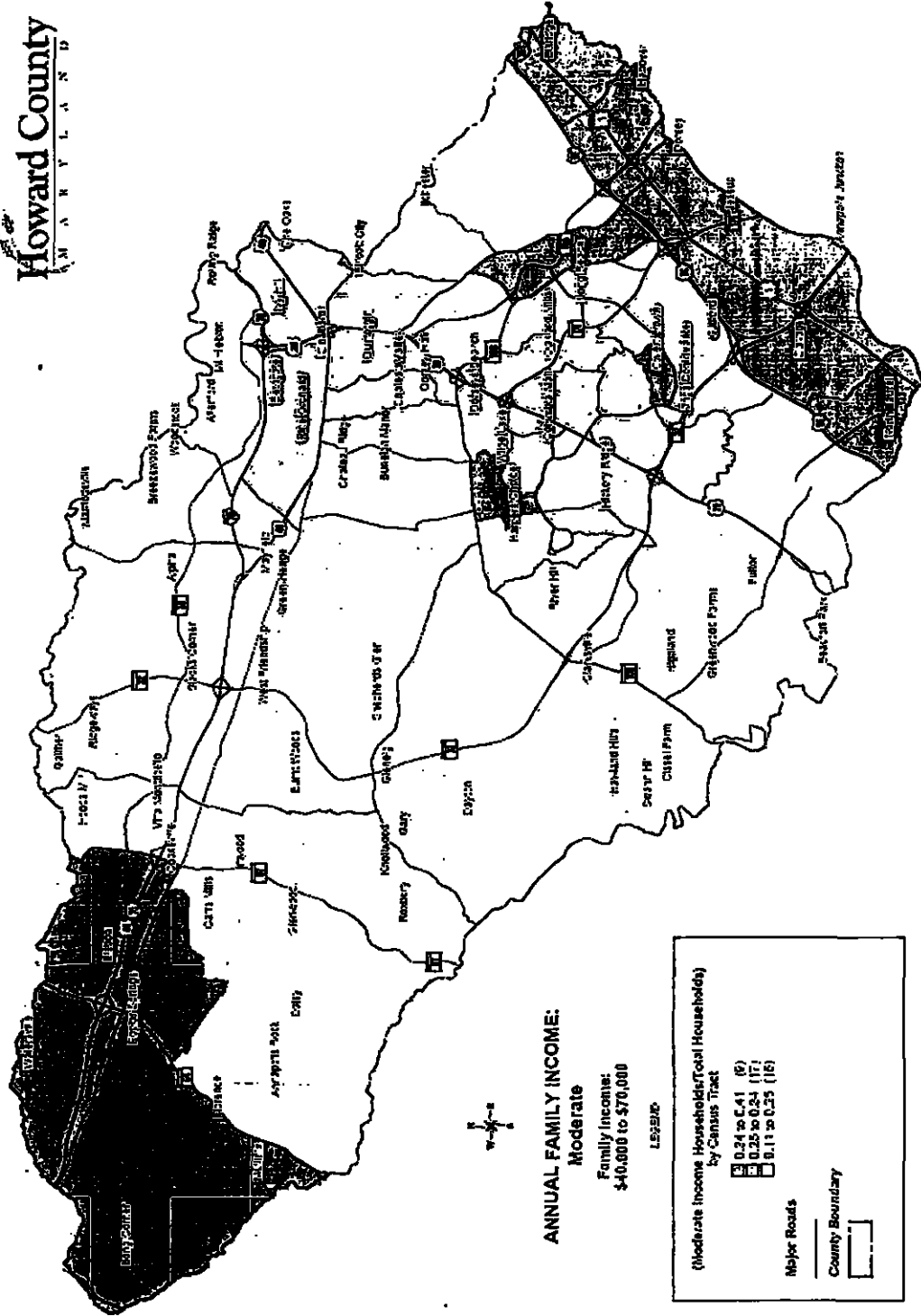




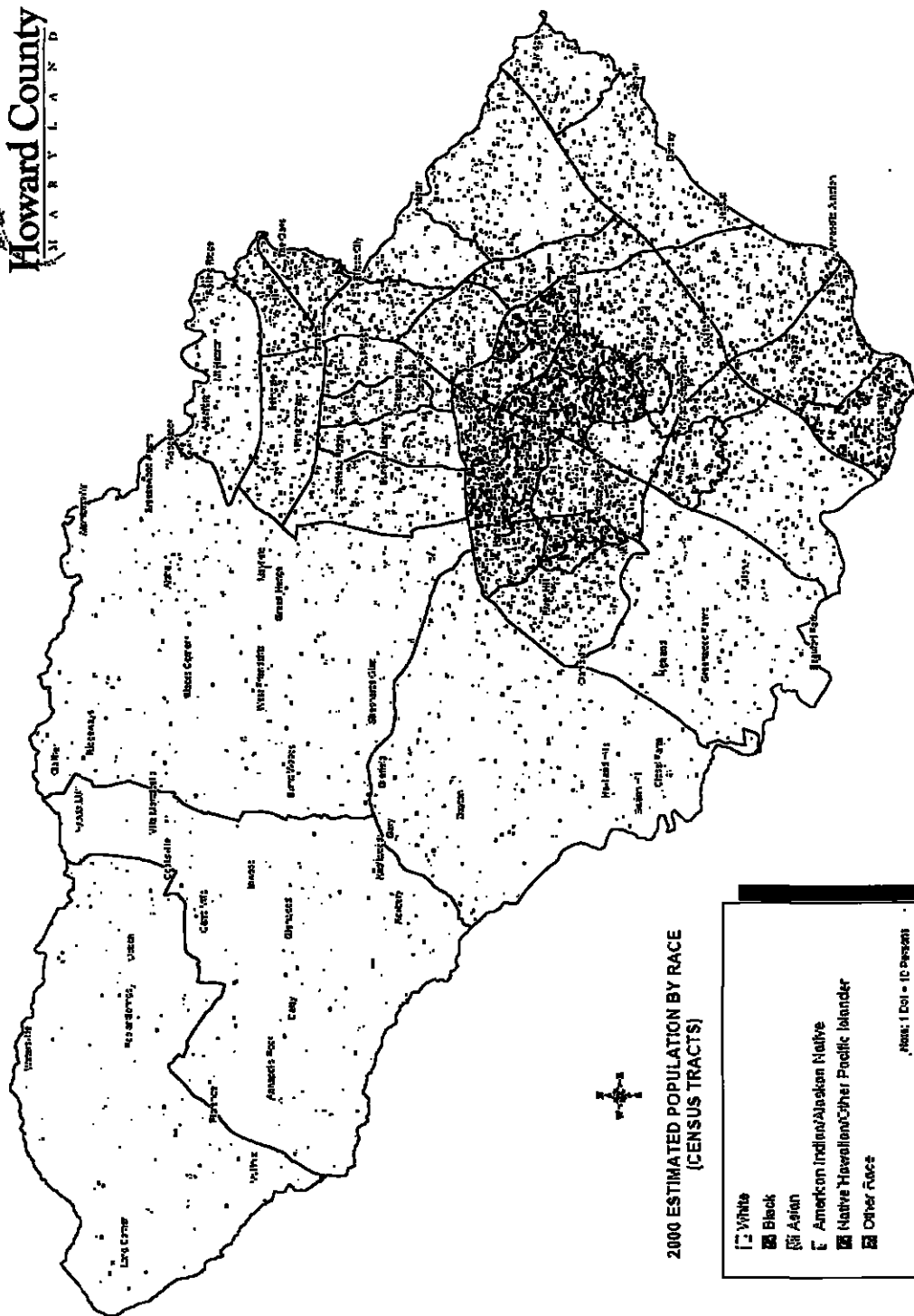
Data source: 2000 U.S. Census Bureau  
PWC income ranges for Section 5 reporting

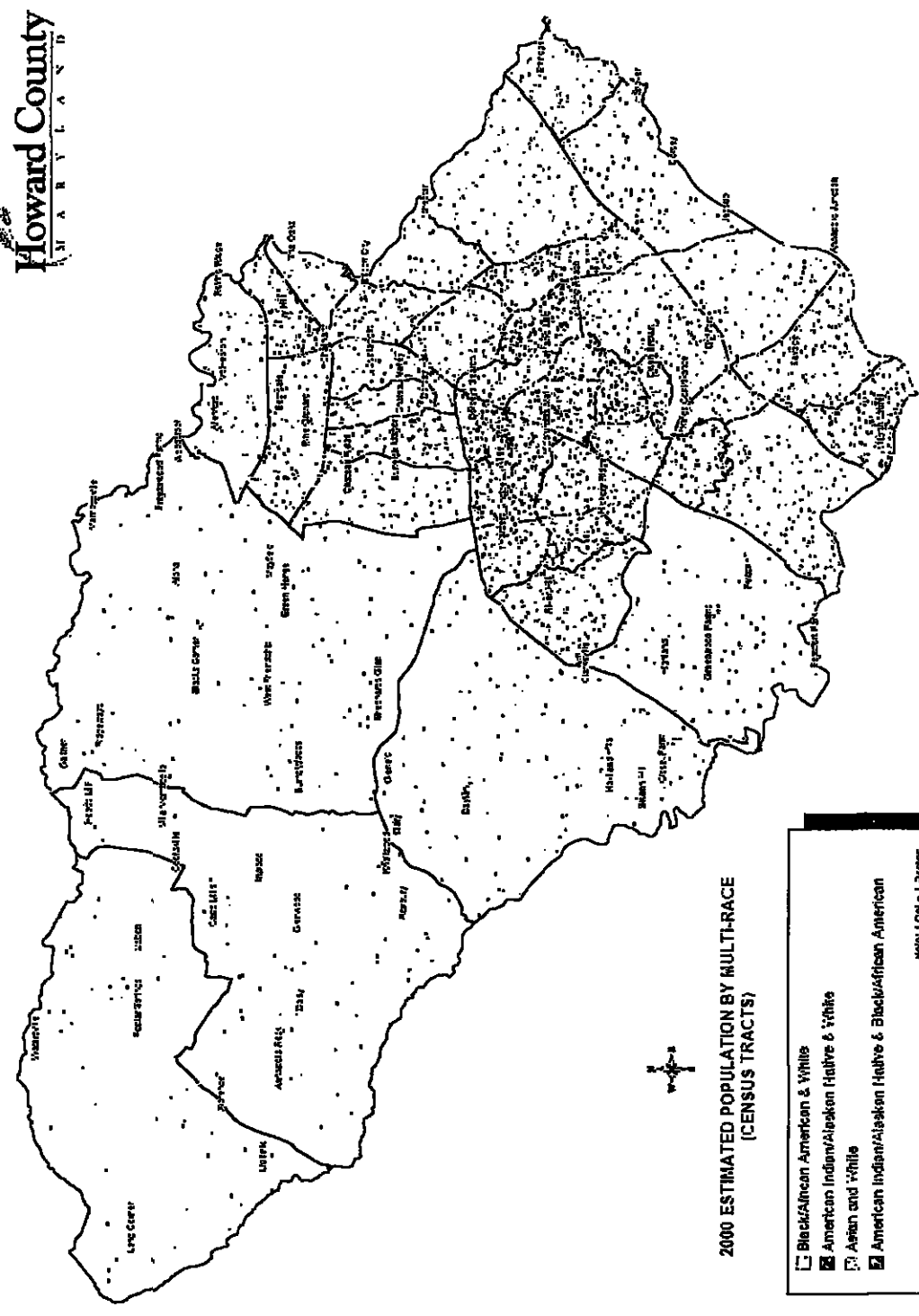


Data Source: 2000 U.S. Census Bureau  
+ HUD Income Ranges for Section 8 Housing



DATA SOURCES: 2000 U.S. CENSUS BUREAU  
FEDERAL INCOME TAX DATA FOR 1999

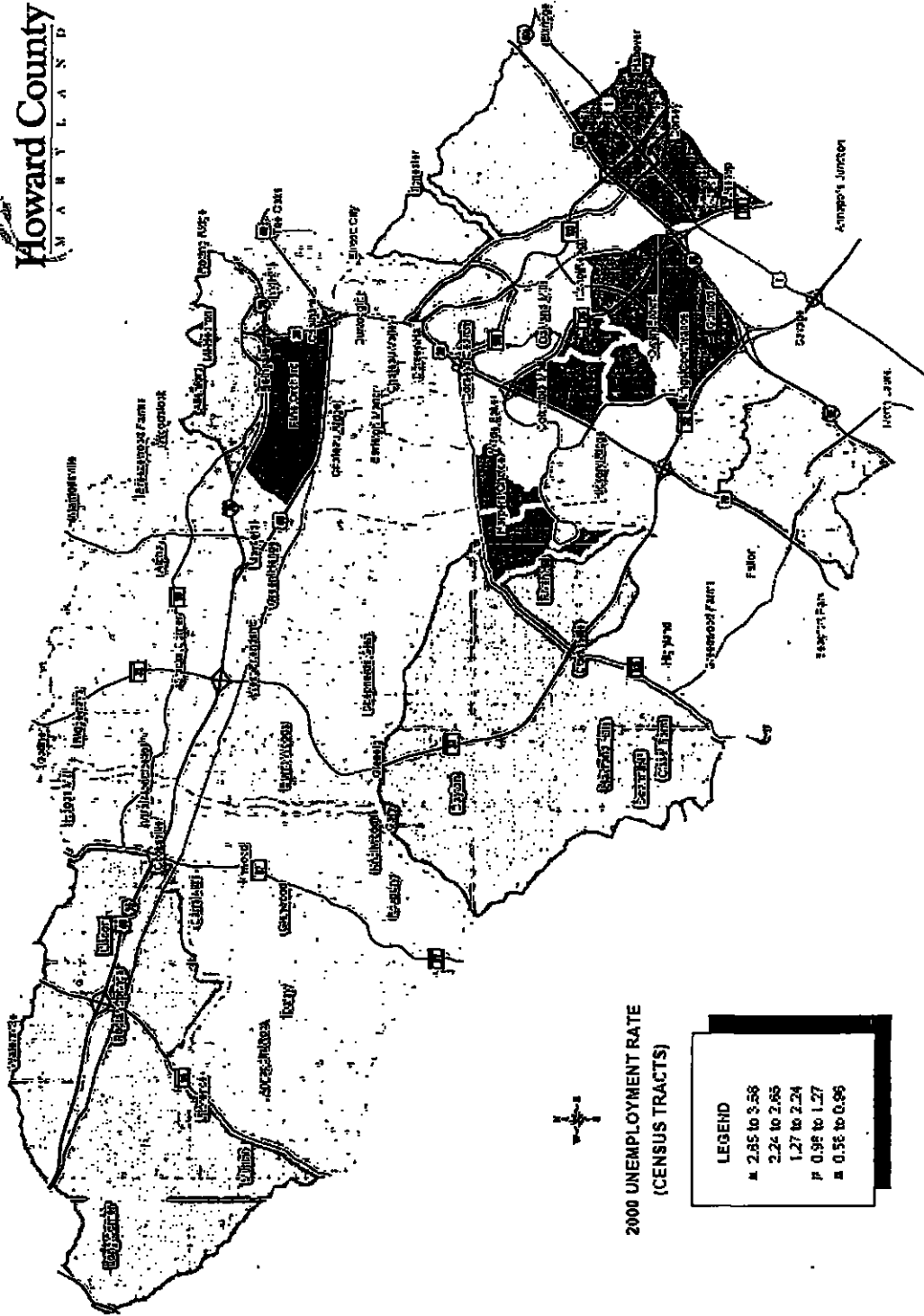




2000 ESTIMATED POPULATION BY MULTI-RACE  
 (CENSUS TRACTS)

- ☐ Black/African American & White
  - ☒ American Indian/Alaskan Native & White
  - ☐ Asian and White
  - ☒ American Indian/Alaskan Native & Black/African American
- Note: 1 OA = 1 Native

Data Source: U.S. Census Bureau



2000 UNEMPLOYMENT RATE  
(CENSUS TRACTS)

LEGEND

- 2.85 to 3.56
- 2.24 to 2.65
- 1.27 to 2.24
- 0.98 to 1.27
- 0.56 to 0.96

Data Source(s) 2000 U.S. Census Bureau

10/15



## ***V. Homeless and Other Special Needs***

### ***A. Programs to Address Priority Homeless Needs***

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2011. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – the County's Plan to End Homelessness was finalized in November of 2010. Programs necessary for ending homelessness have been identified. A grant application has been submitted which will fund an individual to coordinate Plan development and implementation.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.
- **Single Room Occupancy (SRO)** – This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently

receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.

- **SOBER House** – This Project is still in the planning stages. Funding strategies and location plans are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program**- This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

### ***B. Programs to Address Special Needs***

This Action Plan addresses special needs population as described under Goals 1, 2 and 3. This includes the Housing Rehabilitation Program, Personal Care Assistance and Related Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

## ***VI. Other Actions***

### ***A. Addressing Obstacles to Meeting Under Served***

This Action Plan will address the Affordable Housing problems in meeting the primary obstacle to the underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains as an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

## ***B. Affordable Housing***

### ***Actions Taken to Address Barriers to Affordable Housing***

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a certain percentage, usually 10-15%, of MIHU "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of August 2010, MIHU agreements were signed with several developers to provide 306 for-sale units for moderate income households in 7 communities in the County. In 2010, 15 townhomes were awarded and sold to MIHU applicants who became first-time homeowners in Howard County. Currently 263 rental units are occupied by MIHU tenants in Howard County. The economy is expected to recover slowly over the next few years, so developers are breaking ground on new for-sale and for-rent developments in 2012 and 2013.

### ***Actions to Maintain Affordable Housing***

The Shared Equity Program is now called the Permanently Affordable Housing Program. There are two key components to this Program that will allow the unit to remain affordable perpetually. The Right of First Purchase component allows that the Buyer agrees to grant to the Howard County Housing Commission a right of first purchase in the Property. The right of first purchase will be contained in the deed or other instrument and recorded among the Land Records for Howard County. The Covenant component of the program will provide, among other things, that the Property shall not be transferred to anyone other than an Eligible Purchaser. The Permanently Affordable Housing Covenant shall be recorded prior to the first mortgage. Traditional mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. The housing and banking industry are moving towards this change.

The Single Family Housing Rehabilitation Program provides opportunities for low- and moderate-income households to maintain their affordable housing units. It also serves to preserve the home values and assists in keeping well maintained neighborhoods. The Howard County Housing Staff has evaluated the program in order to develop additional methods to increase program participation. Howard County Housing will continue to expand its current program which includes emergency repairs that will focus on repairing immediate and imminent system failures that will prevent unnecessary deterioration of housing units. Additionally, opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission is in the process of renovating older rental developments to increase the amount of low/mod tenants who will be able to benefit. These developments are:

- Howard County Housing is redeveloping Monarch Mills (Guilford Gardens), currently a 100-unit property, into a 269-unit, mixed income, multi-generational apartment community with a world-class amenity package using a layered financing strategy, which will incorporate Low Income Housing Tax Credits, Tax Exempt bonds, and a variety of other sources. The County will utilize \$1,740,000.00 of its HOME funds covering program years FFY06 thru

FFY11. A Mini Action Plan was completed and submitted to the HUD Baltimore Field Office on December 14, 2009. The Plan was approved by HUD and an Authorization to Use Grant funds was received on December 22, 2009. Demolition began in May of 2010. The project has a 24 month construction schedule.

- Howard County Housing (owner), the Stavrou Companies (developer) and our team of Marks Thomas Architects, Hamel Builders, and Humphrey Management is pleased to present a synopsis of the Hilltop Redevelopment project located on Mt. Ida Drive, in Ellicott City, Maryland. The Stavrou Companies is serving as a "for fee" developer for Howard County Housing, which will be the general partner and long term owner of the community. Through a competitive developer selection process that began one year ago, we have assembled a high caliber team of local experts with proven experience in sustainable design & construction practices that have worked diligently and collaboratively to develop a project that goes beyond our project goals. The project involves the demolition of 94 older rental units and the existing Roger Carter Recreation Center, and new construction of 206 units of mixed-income rental housing. Howard County currently owns the two parcels that will be redeveloped into a mix of manor house, garden, and townhouse structures. The resulting community will offer an array of high quality amenities, with approximately 45% of the units governed by income restrictions and the remaining 55% at market rate levels. Howard County will lease the site to the Howard County Housing Commission, which will ultimately own the project. The site wraps around an existing 25-unit senior community, Tiber Hudson apartments, which will be excluded from the redevelopment. The County will also be constructing a new 45,000 SF state of the art County Recreation Center within the Hilltop site, which is part of the overall redevelopment effort but will be owned, managed, and financed separately.

Howard County Housing will continue to pursue land acquisition opportunities, as well as acquiring existing communities to further expand its affordable housing portfolio.

The HOME-funded Home Ownership Assistance Program will continue to be used to assist moderate-income households in becoming homeowners.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Central Maryland. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner.

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the prior and current year, a one unit group home has been identified to receive funding assistance under CDBG and HOME.

### ***Affordable Housing One-Year Goals***

The following table details Howard County's one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing with CDBG and HOME funds as well as the one-year goals for the number of households to be provided affordable housing through activities such as rental assistance, production of new units,

rehabilitation and/or acquisition of existing units using funds made available through CDBG and HOME.

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive ESG funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care.

**Affordable Housing One Year Goals-Table 3B begins on the next page.**

**Affordable Housing One Year Goals-Table 3B**

<b>Grantee Name:</b> Howard County <b>Program Year: FFY11</b>	<b>Expected Annual Number of Units To Be Completed</b>	<b>Actual Annual Number of Units Completed</b>	<b>Resources used during the period</b>			
			<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>
<b><i>BENEFICIARY GOALS (Sec. 215 Only)</i></b>						
Homeless households	135-50		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	381		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	530		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>RENTAL GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	112		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>HOME OWNER GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	122		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</i></b>						
Annual Rental Housing Goal	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### ***C. Reducing Lead Based Paint Hazards***

When the County provides assistance to homebuyers and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. HCH's Housing Rehabilitation Program also conducts a lead-based paint inspection as part of the program activities. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

- As part of the loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information elicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead base paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months test positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. There were five (5) know cases of lead poisoning in Howard County in 2010. None of the cases were determined to have been caused by the client's housing here in Howard County. Two of the cases were children in foster care that had been previously poisoned in Baltimore City. Two of the cases were the result of "Surma", a cosmetic eye makeup of middle-eastern or Asian origin. There was no known cause in the final case as the house tested negative for lead. It is suspected that the poisoning was caused by a toy. Unfortunately, there was no income information available for the five (5) cases. However, race/ethnicity information was captured. Two of the affected children were African American, two of the children were of middle-eastern descent and one child was Caucasian. None of the families were homeless.

Medical assistance was provided with the children being routinely examined for elevated blood lead levels. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

Information on what constitutes a qualified offer is detailed to better to understand the process. It is a legal offer that a landlord may make to a Person at Risk poisoned by lead. When a landlord makes this "offer" he or she will pay for relocation and medical benefits within certain limits. The person receiving a Qualified Offer has 30 days to accept or reject the offer. To be eligible to make a Qualified Offer the Landlord must have:

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and
- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

If a child under six years, or a pregnant woman, has a blood lead level of 20mcg/dL before February 24, 2006, or a blood lead level of 15 mcg/dL or more on or after February 24, 2006, the property owner may make a Qualified Offer. In order for the property owner to make a valid Qualified Offer, the property must be in full compliance with the law.



**Maryland Department of the Environment Lead Poisoning Prevention Program:  
Childhood Lead Registry  
Blood Lead Testing of Children 0-72 Months in 2009  
Howard County**

Population of Children 0 – 72 months	Children Tested <sup>1</sup>		Prevalence Cases <sup>2</sup>		Incidence Cases <sup>3</sup>		Number of Children at Level of Qualified Offer <sup>4</sup>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
24,990	2,503	10	1	0	1	0	0	0.0%

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >10 ug/dL.
3. Any blood level > 20 ug/dl.
4. Qualified offer sent to tenant and rental property owner when: Child is less than 6 years of age, residence is pre 1950 rental housing and when blood lead level is 10-14ug/dl.

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

The number of units that carry a potential risk is low considering Howard County has a relatively new housing stock. The majority of homes in Howard County were built during the last 20 years, leading to minimal incidence of lead paint hazards in comparison with other Maryland jurisdictions.

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in a single door jam. The door jamb was replaced.

#### ***D. Develop Institutional Structure***

Currently there are no gaps in the institutional structure. Howard County Housing is one of seventeen agencies within Howard County government. The Department Director reports to the County Executive. The Housing and Community Development Board recommends policy for County-owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities. Additional duties of the Housing and Community Development Board include, but are not limited to:

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.

- Reviewing and making recommendations to the County Executive and the County Council concerning:
  - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
  - Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purpose of developing and managing housing resources for low- and moderate-income residents. Highlighted below are some of the duties of the Housing Commission within Howard County.

- In the area of housing development, the Howard County Housing Commission may
  - Prepare, carry out, acquire, own, lease and operate housing developments and
  - Prepare for the construction, rehabilitation, improvement, alteration or repair of any housing development or any part of a housing development.
- The Commission may issue bonds in accordance with the provisions of subtitle 5 of the State of Maryland Housing Authorities Law.
- In the area of investigations, the Housing Commission may
  - Investigate living, dwelling and housing conditions and the possibilities of improving such conditions;
  - Determine the locations of economically depressed or physically deteriorated areas or the areas in which there exists a shortage of decent, safe and sanitary dwelling accommodations for persons of eligible income;
  - Conduct studies and provide recommendations related to (1) site clearance, planning and redevelopment activities within economically depressed or physically deteriorated areas and (2) the challenges of providing dwelling accommodations for persons of eligible income ; and
  - Engage in research and studies on the subject of housing.
- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.

As the lead agency, Howard County Housing is responsible for oversight, administration, and distribution of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. The Department of Citizen Services (DCS) provides and funds agencies that offer supportive services for special populations such as frail elderly, the disabled

and the homeless. This Department of Citizen Services (DCS) is responsible for disbursement of funds and oversight of the County's Community Service Partnership Program and the Continuum of Care Programs for the homeless. DCS works closely with local non-profit organizations that provide services to the residents of Howard County to ensure the effective delivery of critical human services.

#### ***E. Enhance Coordination between Public and Private Housing and Social Service Agencies***

The over 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within Howard County comprise The Association of Community Services (ACS). The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of "a community that enables individuals and families to have adequate income and resources to meet their basic needs." In November, 2010, The Board developed the County's Ten Year Plan to End Homelessness. The Director of Howard County Housing serves on the Board to Promote Self-Sufficiency by appointment.

One of Howard County's Community Based Development Organizations, Howard Community College, through the Howard Community College Educational Foundation, continues to partner with the Howard County Housing Department through the Community Development Block Grant Program. This partnership serves low-and moderate-income persons in the areas of job training and education to increase economic opportunities and to assist their clients to reach self-sufficiency. The Department of Housing and Community Development and the Department of Citizen Services coordinate efforts to guarantee that organizations being funded under the respective departments are leveraging federal resources to the best possible level of support. Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other's programs, as well as an opportunity for further citizen participation.

During Program Year FFY10, Howard County Housing designated a new CHDO, BB Homes, Inc., that acquired and rehabilitated two approved HUD 811 projects. HCH will continue to work with other interested organizations that have indicated an interest and have existing capacity to develop affordable housing opportunities under the HOME Program.

#### ***F. Foster Public Housing Improvements and Resident Initiatives***

The Howard County Housing Commission currently owns and operates 50 units of public housing. Over half of these are scattered sites and the remainders are in small clusters. There are no issues that require the County to provide direct financial assistance to the Housing Commission.

Residents are highly encouraged to be involved in the development of their communities and the management of their housing; however, scattered site management prevents many residents from becoming active participants in their community.

Beginning on September 9, 2009, The Howard County Housing Commission began holding quarterly citizen participation meeting regarding the planned re-development of the

Hilltop Apartments and Ellicott Terrace Apartments. These meetings were held nearby those properties at Tiber Hudson, so residents of those properties could be involved from the initial stage of planning/development. In April, 2010, a development team was selected to design and incorporate the re-development. Stavrou Associates was chosen through 2-tier RFP bidding process and together with the Howard County Housing Commission, decided that monthly resident meetings were necessary in order to update the status of the re-development process.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Housing is currently assisting 12 public housing clients reach their goal of becoming home owners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). These twelve (12) clients are currently enrolled in the Family Self Sufficiency Program (FSS). The clients of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income).

#### ***G. Anti-Poverty Strategy***

The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1965, is the designated anti-poverty organization in Howard County. Therefore, the CAC is the primary agency in Howard County to address the needs of low-income households. The mission of the Community Action Council (CAC) is to provide programs and services to low-income Howard County residents designed to assist low-income residents by alleviating the effects of poverty and to become self-sufficient. Its two overarching goals are to increase access to services for low-income residents and to reduce disparities across our population. Counseling services are also provided to assist income eligible customers with information and other resources necessary to overcome obstacles that stand in the way of self-sufficiency.

The Community Action Council administers many programs in the areas of Youth and Family Development including Head Start, Income Maintenance, Nutrition, Emergency Assistance, Self-Sufficiency, Energy Assistance, Weatherization and Housing Assistance.

Additionally, CAC is the lead agency for the North Laurel-Savage Multiservice Center which joins the resources of the agency with other organizations to provide one-stop human services for low income residents in the North Laurel and Savage areas of Howard County. This project is supported by the Community Development Block Grant program. The project allows clients to access a comprehensive mix of services close to their homes and address multiple problems at one location. The Center houses ten other organizations which provide direct service to low-income families. These organizations include Family and Children Services, Domestic Violence Center, FIRN, Howard County Department of Social Services (DSS), Grassroots, Workforce Development, Legal Aide Bureau, Women, Infant and Children Services, MakingChange, and Parent as Teachers. In addition, the Center serves as a host site for the

Howard County Circuit Court for the Supervised Visitation and Monitored Exchange program between parents and children living in the Howard County.

CAC is an involved and participating member of the human service organizations locally and statewide. CAC serves on the Board to Promote Self-Sufficiency, Maryland Community Action Partnership, Maryland Head Start Association, chairs the Workgroup to End Hunger, and serves on the Women Giving Circle board as well as the Judy Center Advisory Board, Early Childhood Transition Committee, Early Childhood and Child Care Coalition, Maryland State Department of Education Advisory to Accreditation, Center for Social and Emotional Foundations for Early Learning and the Howard County Public School Homeless Committee.

In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.

In November 2010, the CEH issued Howard County's Plan to End Homelessness enumerating current efforts to address the problem of homelessness and focusing on two principal methods of ending homelessness which are Prevention and Housing First programs. The Plan offers strategies to deal with the two main categories of homelessness which are chronically or situational homelessness, addresses support services such as emergency medical care and public safety – and calls for the committee to continue to work to develop more detailed financial projections. Finally, there is a process to monitor implementation of the strategies.

As the chair of Workgroup to End Hunger, CAC has brought together more than 20 committed community partners to better understand the challenges of food insecurity, open lines of communication in better understanding, utilizing, and leveraging the existing services as well as improving delivery of service to those who are food insecure.

The Workgroup has issued a policy statement that has been adapted by the Association of Community Services. In addition, the Workgroup has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland.

The Community Action Council is just one of the organizations, public and private, that provide resources to assist low-income households, individuals and families. Other organizations provide a variety of services including: eviction prevention, counseling, payment of first month's rent, food stamps, medical assistance, job training, education, transportation assistance, child care assistance and emergency and cold weather shelter. Several programs funded under the Community Development Block Grant that assist in providing services to low-income households are noted below.

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses.

Howard County's Community Based Development Organization (CBDO), the Howard Community College's Educational Foundation, sponsors job training and education programs that support economic development. These programs have been very successful in assisting clients to identify job opportunities and increase earning potential. These programs assist the transition from a minimum wage job to a living wage employment. HCC programs include the Community Outreach Empowerment Program, Child Care Training, and the Certified Nursing/Geriatric Aid to Licensed Practical Nurse Program. HCC also offers their CDBG eligible student's the Child Care Tuition Assistance Program for student parents.

***H. Affirmatively Furthering Fair Housing  
Baltimore Regional Fair Housing Efforts  
Additional Update to Impediments and Actions Taken***

**Impediment:** Lack of adequate translation services for the increasingly diverse minority populations

**Goal:** To ensure that all non-English speaking residents are able to utilize all Federal Programs administered by Howard County Services

**Proposed Actions to be taken:**

- Encourage all Howard County Agencies to participate in the *Limited English Partnership (LEP)*, a Federal Interagency web-site that promotes a positive and cooperative understanding of the importance of language access to federally conducted and federally assisted programs.
- Ask that all Howard County Agencies offer and have access to translators on an as needed basis.
- Offer Program Specific literature in multiple languages.

**Impediment:** Lack of representation of protected classes within Howard County boards and commissions

**Goal:** To increase the number of different classes of Howard County residents represented within Howard County boards and commissions.

**Proposed Actions to be taken:**

- Howard County will conduct a demographic survey of all members serving on existing Howard County boards and commissions for a real account.
- Howard County agencies will use the demographic survey before every new appointment is made in order to reflect the County's diversity.

**Impediment:** Lack of documentation that represents the progress Howard County had made regarding furthering fair housing too measure improvements

**Goal:** To be able to clearly identify the progress or shortcomings regarding furthering fair housing in Howard County.

**Proposed Actions to be taken:**

- All Howard County agencies that are involved with Housing will work directly with the Howard County Office of Fair Housing to determine what statistics should be relayed quarterly.

- The Howard County Office of Fair Housing will use the statistical information given and provide a quarterly report
- The quarterly report will be followed by an end of year report.
- A Fair Housing representative will be designated for all Howard County agencies that are involved with Housing.

**Impediment:** Lack of minority households who are able to become homeowners due to lower incomes

**Goal:** To increase the number minority households with lower incomes who can become homeowners without becoming financially unstable.

**Proposed Actions to be taken:**

- Continue to strengthen the partnerships with local lenders that will offer homebuyer assistance to purchase homes in Howard County.
- Research ways to increase homeownership for low-income minorities.
- Strengthen marketing efforts for homebuyer programs already in existence.

**Impediment:** Lack of affordable housing for households up to 80% of median household income.

**Goal:** To continue efforts to increase affordable housing opportunities.

**Proposed Actions to be taken:**

- Increase the percentage of Moderate Income Housing Units (MIHU) to be set aside as affordable.
- Offer incentives to property owners and investors to encourage the new construction of affordable developments or rehabilitate existing affordable developments in order to add more units.
- Continue to look for land that could be developed for affordable units.

**Impediment:** Fair Housing complaints based on race and disability discrimination

**Goal:** To continue fair housing enforcement – Enforcement for Calendar Year 2010.

**Proposed Actions to be taken:**

- Continue to provide Fair Housing education and outreach efforts to landlords, building owners, rental agents and Realtors.
- Continue to investigate complaints in accordance with the Howard Human Rights Law.
- Contract with Baltimore Neighborhoods, Inc. (BNI) to perform fair housing discrimination testing in Howard County for housing sales, rental, and mortgage lending.

**Impediment:** Lack of Zoning & Land Use policies that comply with the Fair Housing Act

**Goal:** The completion of comprehensive re-zoning.

**Proposed Actions to be taken:**

- Alter the Howard County Zoning Ordinance by amending the definition of “family” to include a group of people over eight (8) and unrelated.

- Alter the Howard County Zoning Ordinance by amending HCHD land use.

**Impediment:** Howard County General Plan's lack of policies and strategies that address affordable housing needs for all housing types

**Goal:** To Implement and update the Howard County general plan regarding affordable housing policies and strategies.

**Proposed Actions to be taken:**

- Update the Howard County General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing.
- Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia to ensure Columbia does not become overly concentrated.
- Define a strategy to expand fair housing choice to other county areas.
- Increase affordable units to other areas of County.

**Impediment:** The Howard County Housing Commission Policy is not consistently compliant with HUD directives and fair housing laws

**Goal:** To implement and update the Howard County Housing Commission's policy regarding HUD directives and fair housing laws.

**Proposed Actions to be taken:**

- Amend both the Section 8 Administrative Plan and the ACOP to ensure compatibility with all applicable HUD directives and fair housing laws.
- Howard County Housing Commission will conduct a four factor analysis to ensure compliance with the Civil Rights Act of 1964 to provide access to residents with Limited English.

**Impediment:** Howard County's reporting, administrative documents and policies regarding its federal entitlement programs are not comprehensive, nor consistent with HUD regulations involving furthering fair housing

**Goal:** To update Howard County's reporting, administrative documents and policies regarding its federal entitlement programs to be more consistent with HUD regulations involving furthering fair housing

**Proposed Actions to be taken:**

- Create Maps that specifically show the geographical distribution of affordable housing developments in Howard County, financed through the use of CDBG, HOME and other public funds and insert these maps into the County's annual CAPER s.
- Amend the Howard County HOME policy and procedures to require any housing developer at closing to provide certification from a licensed architect that the design is in compliance with UFAS.

**Impediment:** The Section 8 Housing Choice Voucher Program (HCV) does not provide a greater housing choice to the County's lower income and minority populations

**Goal:** To provide a broader range of housing choices for HCV clients who are both of lower income and of a minority population



**Proposed Actions to be taken:**

- Continue to work with Howard County landlords and property management companies to encourage their acceptance of vouchers in non-impacted neighborhoods.

**Impediment:** Mortgage and lending practices of denials and high cost lending disproportionately affect minority applicants

**Goal:** To provide education to minority applicants regarding how to overcome mortgage discrimination.

**Proposed Actions to be taken:**

- Continue to engage HUD certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis
- Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

***VII. Monitoring***

Howard County Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO's and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

Specific to the HOME program and monitoring of affordable housing development projects, homebuyer and CHDO activities, the department focuses its monitoring efforts on confirming the eligibility of costs, property types/standards, beneficiary income eligibility and affordability. A combination of on-site monitoring, desk reviews and beneficiary file reviews are used to ensure ongoing compliance with program requirements. The department's

Compliance and Monitoring Officer, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the Compliance and Monitoring Officer and the Grants Administrator coordinate and carry out the long-term monitoring function as applicable for each project.

## ***VIII. HOME and American Dream Downpayment Initiative***

### **(ADDI) Program Specific Requirements**

Howard County will receive \$542,894 in Home Investment Partnerships Program (HOME) funds for Federal FY2011

### ***HOME Program Design***

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Housing Commission as a sub recipient of HOME funds in program year 2011.

The Commission has asked for and received permission from HUD to commit HOME funds from FFY10-FFY12 for the redevelopment of Monarch Mills. Monarch Mills will have 269 units of which 116 units will be considered affordable.

Funds from prior year ADDI allocations will be used to assist income eligible families, who are *first-time homebuyers*, to purchase a home. Assistance will be provided to cover down payment and closing costs. As of November 30, 2010, available ADDI balance was \$79,334. A description of these projects is located in Section II of this document. All activities will comply with final rules pertaining to this program.

### ***A. Recapture Guidelines***

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. In following the Consolidated Plan, Howard County is currently using the recapture provision. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its

cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

Howard County property values continue to be high. The greatest challenge is to increase homeownership opportunities for low- and moderate-income households and then retain the properties as affordable units once the units are resold. The department emphasizes ongoing evaluation of County programs, including the Shared Equity Program and the recapture provision under the HOME Program to ensure that housing units remain affordable after the initial homeowner sells the property. Howard County Housing will evaluate the feasibility of modifying its Consolidated Plan to use the resale provision under the HOME Program. This would require the development of a very well defined program design for the resale provision to ensure that the HOME requirements under this provision can be met.

#### ***B. Value Limits***

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median area purchase price. According to the applicable FHA Mortgage Limits, the median purchase price for Howard County for is observed at \$389,405. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$369,904 for a one-unit modest home, \$474,320 for a two unit structure, \$573,342 for a three unit structure and \$712,524 for a four unit structure.

#### ***C. Planned Use of ADDI and Targeted Outreach***

Assistance will be provided to cover down payment and closing costs for first-time homebuyers of The Cottages at Greenwood. Anticipated to break ground in spring 2011, the Cottages at Greenwood is a unique blend of affordability, green techniques, and universal design. Howard County Housing, in partnership with Hamel Green Construction, will build a 10-unit single family detached home community in a wooded area in Jessup with convenient access to Rt. 32, 95 and I.

The Cottages at Greenwood development is an essential and pivotal project that will allow Howard County Housing to narrow the undeniable gap between the need and availability for full spectrum affordable homeownership opportunities in Howard County. This high-quality sustainable development will consist of craftsmen-style bungalows that will be energy efficient, constructed with environmentally friendly building products and feature universal design concepts and products throughout the homes and development.

#### ***D. ADDI Actions Taken to Ensure Suitability of Families***

Howard County Housing is a certified counseling agency recognized by the State of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs, an MIHU Coordinator, and a Family Self-Sufficiency Coordinator.

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a house and still have a manageable budget. Review of client credit worthiness is an important first step in determining if the client is suitable for homeownership. Area lenders, in partnership with the homeownership team, ensure that all required criteria are met when processing loans. One of the goals of the Family Self-Sufficiency Program (FSS) is to assist clients in improving their credit and reducing debt prior to homeownership.

A monthly home-ownership counseling course is offered to all interested persons. This is also a requirement for all persons receiving homeownership assistance from any State or County program. The curriculum for the course is taken from *A Guide to Homeownership* by Fannie Mae. Topics include, but are not limited to:

- Preparing for Homeownership
- Obtaining a Mortgage
- Shopping for a Home
- Closing
- Credit Repair
- Life as a Homeowner

The course addresses the preparation needed prior to purchasing a home and provides guidance regarding the responsibilities of the homeowner. The importance of (1) meeting obligations as a borrower, (2) maintaining home, (3) budgeting for a household, and (4) reaping the financial benefits of homeownership, are highlighted within as well.

*E. N/A*

#### ***F. Federal Program Match Requirements***

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds and the CHDO set-aside. This match must come from non-federal sources. For the program year beginning July 1, 2011, Howard County's estimated match obligation will be \$101,792.63. The calculation is consistent with 24CFR 92.218, as amended. The anticipated source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or local developers are some of the sources to meet the matching requirements.

#### ***G. Leveraging Private and Non-Federal Funds***

*See page 7 of this plan for details.*

#### ***H. CDBG Benefit to Low-mod Income Persons***

Howard County intends to utilize 100% of its CDBG entitlement funds to principally benefit low-mod income persons.



**CDBG Program Federal Fiscal Year 2011 Use of Funds**

Entitlement for FFY2011 .....	\$1,262,568.00
Estimated Program Income For FFY2011.....	\$0.00
Program Income Received for FFY2010.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,262,568.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2010.....	\$189,385.20
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2011 <sup>(A)</sup> .....	\$252,513.60

**Action Plan Project Descriptions**

**Administration and Planning**

Program Administration

Total Planning & Administration.....

Section 108 Loan Guarantee.....

**Public Facilities**

Community Housing Assistance Initiative .....

Community Housing Assistance Initiative (Public Facilities Acquisition).....

Total Public Facilities.....

**Housing Activities**

Home Repair and Modification.....

Total Housing Programs.....

**Special Economic Development Activities by a CBDO**

HCCEF - Child Care Tuition Reimbursement.....

HCCEF - Community Outreach - Empowerment.....

HCCEF - CAN/GNA/LPN Program ( Renew ).....

HCCEF - Child Care Training Scholarship Program.....

Total Special Economic Development .....

**Public Services**

Bridges to Housing Stability (Homelessness Prevention).....

Howard County Recreation & Parks.....

Grassroots - Emergency Motel Shelter.....

Grassroots - Route 1 Day Resource Center.....

DCS - Personal Care Program.....

CAC-North Laurel Multi-Service Center.....

Total Public Services.....

FFY 2011 Funding Amount	
	\$252,513.60
	\$345,950.00
	\$152,719.20
	\$47,000.00
	\$275,000.00
	\$189,385.20

**Total** **\$1,262,568.00**

Public Service Cap.....	\$189,385.20
Administrative Cap.....	\$252,513.60
Net Entitlement + PI Estimated.....	\$1,262,568.00

**Notes**

(A) Housing will utilize the allowed 20% for Planning and Administration.

(B) All Calculations based on FFY2011 Projected Entitlement Award



**HOME Program Federal Fiscal Year 2011  
Use of Funds**

Entitlement for FFY2011	\$542,894.00
Match.....	\$101,792.63
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$644,686.63
Program Administration = 10% of Entitlement (a)	\$54,289.40

**Action Plan Project Descriptions**

	FFY 2011		
	Home Entitlement	Match <sup>(b)</sup>	Program Income Total
Home Administration.....	\$54,289.40		
CHDO set-aside (b).....	\$81,434.10		
Housing Initiative Program (Monarch Mills Redevelopment).....	\$240,000.00		
Housing Initiative Program (Hilltop Redevelopment).....	\$167,170.50		
Match from County SDLP, donations and other sources (c).....		\$101,792.63	
<b>Totals</b>	<b>\$542,894.00</b>	<b>\$101,792.63</b>	<b>\$644,686.63</b>

**Notes**

- (a) Housing will use 10% of the Entitlement + Program Income for Program Administration.
- (b) Required 15% CHDO Set-aside
- (c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

### ***Appendix C. Citizen Participation***

The Citizen Participation Plan was last revised on December 12, 2005. No additional revisions/updates are proposed for the upcoming program year. The following schedule outlines the process that is observed for soliciting proposals and general development of the FFY 11 Action Plan.

#### **FFY11-FFY15 Consolidated Plan / FFY11 Action Plan Schedule**

<b>Dec. 09, 2010</b>	RFP and Notice of Public Meeting Published
<b>Dec. 21, 2010</b>	Public Meeting #1 (Providers)
<b>Jan. 31, 2011</b>	RFP Submission Deadline
<b>Feb. 10, 2011</b>	Applications Review with Housing and Community Development Board (HCD)
<b>Feb. 18, 2011</b>	Grant Review Committee Discussions
<b>March 15, 2011</b>	Public Hearing #1 (Citizen Participation)
<b>March 21, 2011</b>	Conditional Selection/Rejection Letters to Applicants
<b>April 4, 2011</b>	County Council Resolution regarding Consolidated Plan/Action Plan introduced
<b>April 7, 2011</b>	Preliminary Consolidated Plan/Action Plan 30-day public comment period begins
<b>April 19, 2011</b>	HCD Board to vote on Consolidated Plan/Action Plan submission – (Public Hearing #2)
<b>April 20, 2011</b>	County Council Hearing on Consolidated Plan/Action Plan – (Public Hearing #3)
<b>May 2, 2011</b>	County Council votes on resolution regarding Consolidated Plan/Action Plan (final consideration)
<b>May 9, 2011</b>	30-Day public comment period ends
<b>May 16, 2011</b>	Final Consolidated Plan/Action Plan due to HUD and delivered to County libraries
<b>July 1, 2011</b>	Consolidated Plan/Action Plan Approval and CDBG/HOME Grant Awards

#### **Public Hearings/Comments**

- (1) On December 21, 2010, a public meeting was held during business hours to accommodate non-profit providers. Fifteen persons representing 10 different service providers were in attendance as well as various staff from Howard County Housing including the Grants Administrator, Grants Support Specialist and the Housing Director. During the meeting the Grants Administrator reviewed the Consolidated Plan / Action Plan process, tentative schedule and entertained questions from the group.
- (2) Public Hearing was held on March 15, 2011. Four (4) persons attended the public hearing. Comments will be included in the Final Draft of the Action Plan.

Amendment to Council Resolution No. 49-2011

BY: Chairperson at the request  
of the County Executive

Legislative Day No. 5  
Date: May 2, 2011

Amendment No. 1

*(This amendment makes certain corrections within the Annual Action Plan Program Year 2011 and adds certain reference to Single Room Occupancy facilities.)*

On page 9 of the Annual Action Plan Program Year 2011, as attached to the Resolution as prefiled, in Goal 2:

- a. In the first and second rows under the column titled "Strategy", in each instance, strike "newly" and substitute "chronically"; and
- b. In the second row under the column titled "Estimated Outputs", strike "125" and substitute "40".

On page 19, insert a bullet point for Single Room Occupancy (SRO) to read as follows:

"Single Room Occupancy (SRO) – This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing."

On page 24, in table 3B, in the column titled "Beneficiary Goals" in the row for "Homeless households" strike 135 and substitute "50".

*Remove pages 9, 19, 20 and 24 from the Annual Action Plan Program Year 2011, as attached to the Resolution as prefiled, and substitute new pages 9, 19, 20, and 24 as attached to this amendment.*

ADOPTED May 2, 2011  
FAILED \_\_\_\_\_  
SIGNATURE Stephan M. Gendron



<b>Goal 2. Comprehensively address the issue of homelessness by providing a continuum of care system that utilizes a housing first approach to homelessness prevention and intervention.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide emergency shelter to individuals and families that are <u>newly chronically</u> homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 individuals will be served –Grassroots Emergency Motel Program.  Approximately 160 individuals will be served by Bridges to Housing Stability.
Acquire Public Facility to house individuals who are <u>newly chronically</u> homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately <del>425</del> 40 individuals will be served.
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 750 individuals will be served by the U.s Route 1 Day Resource Center.

<b>Goal 3. Self-Sufficiency</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	CDBG	Creating Economic Opportunities	Availability Accessibility	An estimated 68 persons will benefit from the Personal Care Assistance and Related Services Program administered by the Howard County Office on Aging.
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Creating Economic Opportunities	Availability	40-50 youths are expected to participate in the Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks.
Provide funding for partial leasing costs for public facility that houses multiple organizations to provide one-stop access to human services for low income residents in the North Laurel and Savage areas of Howard County.	CDBG	Creating Economic Opportunities	Accessibility	300 CAC

## ***V. Homeless and Other Special Needs***

### ***A. Programs to Address Priority Homeless Needs***

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2011. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – the County's Plan to End Homelessness was finalized in November of 2010. Programs necessary for ending homelessness have been identified. A grant application has been submitted which will fund an individual to coordinate Plan development and implementation.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.
- **Single Room Occupancy (SRO)** – This housing option would provide shelter for individuals who are currently un-housed, giving them relief from the daily stress of living outdoors while they work on employment, mental health and addictions issues. The proposed SRO could serve 32 individuals (or couples) for whom housing is a significant barrier to accessing employment or social services, or who are employed but unable to attain or sustain traditional housing.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently

receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.

- **SOBER House** – This Project is still in the planning stages. Funding strategies and location plans are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program**- This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

### ***B. Programs to Address Special Needs***

This Action Plan addresses special needs population as described under Goals 1, 2 and 3. This includes the Housing Rehabilitation Program, Personal Care Assistance and Related Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

## ***VI. Other Actions***

### ***A. Addressing Obstacles to Meeting Under Served***

This Action Plan will address the Affordable Housing problems in meeting the primary obstacle to the underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains as an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

**Affordable Housing One Year Goals-Table 3B**

Grantee Name: Howard County Program Year: FFY11	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b><i>BENEFICIARY GOALS</i></b> <b><i>(Sec. 215 Only)</i></b>						
Homeless households	435-50		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	381		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	530		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>RENTAL GOALS</i></b> <b><i>(Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	112		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>HOME OWNER GOALS</i></b> <b><i>(Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	122		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS</b> <b>(Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Goal 2. Comprehensively address the issue of homelessness by providing a continuum of care system that utilizes a housing first approach to homelessness prevention and intervention.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide emergency shelter to individuals and families that are newly homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 individuals will be served –Grassroots Emergency Motel Program.  Approximately 160 individuals will be served by Bridges to Housing Stability.
Acquire Public Facility to house individuals who are newly homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 125 individuals will be served.
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 750 individuals will be served by the U.s Route 1 Day Resource Center.

<b>Goal 3. Self-Sufficiency</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	CDBG	Creating Economic Opportunities	Availability Accessibility	An estimated 68 persons will benefit from the Personal Care Assistance and Related Services Program administered by the Howard County Office on Aging.
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Creating Economic Opportunities	Availability	40-50 youths are expected to participate in the Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks.
Provide funding for partial leasing costs for public facility that houses multiple organizations to provide one-stop access to human services for low income residents in the North Laurel and Savage areas of Howard County.	CDBG	Creating Economic Opportunities	Accessibility	300 CAC

## ***V. Homeless and Other Special Needs***

### ***A. Programs to Address Priority Homeless Needs***

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2011. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – the County's Plan to End Homelessness was finalized in November of 2010. Programs necessary for ending homelessness have been identified. A grant application has been submitted which will fund an individual to coordinate Plan development and implementation.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.

- **SOBER House** – This Project is still in the planning stages. Funding strategies and location plans are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program-** This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

#### ***B. Programs to Address Special Needs***

This Action Plan addresses special needs population as described under Goals 1, 2 and 3. This includes the Housing Rehabilitation Program, Personal Care Assistance and Related Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

### ***VI. Other Actions***

#### ***A. Addressing Obstacles to Meeting Under Served***

This Action Plan will address the Affordable Housing problems in meeting the primary obstacle to the underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains as an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

**Affordable Housing One Year Goals-Table 3B**

Grantee Name: Howard County Program Year: FFY11	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS</b> (Sec. 215 Only)						
Homeless households	135		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	381		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	530		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS</b> (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	112		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS</b> (Sec. 215 Only)						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Production of new units	122		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation of existing units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS</b> (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>